

SEPA CORE DIRECT DEBIT SCHEME INTER-BANK IMPLEMENTATION GUIDELINES

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|--------------------|---|
| Abstract | This document sets out the rules for implementing Version 9.0 of the SEPA Core Direct Debit Scheme Rulebook based on Version 2009 of the inter-bank direct debit ISO 20022 XML message standards. |
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0 DOCUMENT INFORMATION

0.1 References

This section lists relevant documents of interest.

| | Document Number | Title | Issued by: |
|------|-----------------|---|----------------------------------|
| [1] | EPC016-06 | SEPA Core Direct Debit Scheme Rulebook Version 9.0 | EPC |
| [2] | - | ISO 20022 XML Direct Debits and Related messages, September 2009: <ul style="list-style-type: none"> • Initiation • Clearing and Settlement | ISO 20022 |
| [3] | ISO 3166 | Country Codes | ISO |
| [4] | ISO 4217 | Currency Code List | ISO |
| [5] | ISO 9362 | Business Identifier Codes (BIC) | ISO |
| [6] | ISO 13616 | IBAN: International Bank Account Number | ISO ¹ |
| [7] | ISO/IEC 7064 | Information technology - Security techniques - Check character systems | ISO |
| [8] | ISO 11649 | Structured creditor reference to remittance information | ISO |
| [9] | EPC002-09 | SEPA Core Direct Debit Scheme E-Mandate Service Implementation Guidelines | EPC |
| [10] | EPC217-08 | SEPA Requirements for an Extended Character Set | EPC |

0.2 Change History

| Issue number | Dated | Reason for revision |
|--------------|----------|--|
| V1.0 | 20060824 | Approved under the authority of the EPC Plenary March 2006 |
| V2.3 | 20070619 | EPC Plenary approval 19 June 2007 |
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| V3.3 | 20090402 | EPC Plenary approval 31 March 2009 |
| V3.4 | 20091101 | EPC Plenary approval October 2009 |

¹ See also http://www.swift.com/products/bic_registration/iban_format_registration

| | | |
|------|----------|-------------------------------------|
| V4.0 | 20091101 | EPC Plenary approval October 2009 |
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| V9.0 | 20150126 | EPC Plenary approval January 2015 |

0.3 Purpose of Document

The objective of these Guidelines is to define the rules to be applied to the inter-bank ISO 20022 XML message standards for the implementation of the SEPA Direct Debits as defined in the SEPA Core Direct Debit Scheme Rulebook.

1 INTRODUCTION

This document sets out the SEPA rules for implementing the inter-bank direct debit ISO 20022 XML message standards. The SEPA Core Direct Debit Scheme Rulebook defines data sets which are implemented in the relevant ISO 20022 XML message standard as follows.

| SEPA Direct Debit Scheme Rulebook | ISO 20022 XML Message Standards |
|--|---|
| DS-01 <i>The Mandate</i> | Not applicable as this refers to the paper mandate |
| DS-02 <i>The dematerialised Mandate</i> | For electronic Mandate see the e-Mandate Service Implementation Guidelines |
| DS-04 <i>The inter-bank Collection</i> | FI to FI Customer Direct Debit (pacs.003.001.02) |
| DS-05 <i>Direct Debit Rejection, Return or Refund of a Collection or a Reversal</i> | Return or Refund – Payment Return (pacs.004.001.02) Reject – Payment Status Report (pacs.002.001.03) |
| DS-06 <i>Bank to customer Direct Debit Information</i> | Statements/advice ISO 20022 XML standards are covered separately. |
| DS-07 <i>The inter-bank Reversal for a Collection by the Creditor</i> | Reversal –Payment Reversal (pacs.007.001.02) |
| DS-08 <i>The request and response message for a claim for the Refund of an unauthorised transaction</i> | Not applicable as there is no specific XML message available |
| DS-09 <i>The request and response template for a claim for the Refund of an unauthorised transaction</i> | Not applicable as this refers to a paper based exchange |
| DS-10 <i>The request message for obtaining a copy of a Mandate</i> | Not applicable as there is no specific XML message available yet |
| DS-11 <i>The template for the request and the response for obtaining a copy of a Mandate</i> | Not applicable as this refers to a paper based exchange |

The Guidelines for the inter-bank direct debit message standards are mandatory.

1.1 Coverage of the SEPA Implementation Guidelines

The purpose of the SEPA inter-bank Implementation Guidelines, hereafter referred to as the Guidelines, is to provide guidance on the use of the Global ISO 20022 XML standards in making SEPA Core payments as defined in the SEPA scheme rulebooks and supplemented by processing requirements.

The Guidelines are fully aligned to the SEPA Core requirements as defined in the Rulebook and identify message elements needed for inter-bank processing while recognising message elements that may be available for use in Additional Optional Services (AOS), as shown below.

| Global ISO 20022 XML Message Standards | | | |
|---|---|--|---|
| Message elements from the ISO messages corresponding to Rulebook requirements | Message elements that are mandatory in the ISO messages or needed for Inter-bank Processing | Message elements from the ISO messages available for use by AOS within an EPC Governance framework | Message elements from ISO messages not applicable to SEPA |
| EPC Implementation Guidelines for SEPA Core Mandatory subset, identifying elements - to be used as defined in ISO - to be used with SEPA usage rules (from or completing the Rulebook) | | To be developed and documented by AOS Communities | Not available for use in SEPA payments |
| SEPA Payments | | | |

Figure 1

These Guidelines define the SEPA Core Mandatory Subset² of the Global ISO 20022 XML standard that consists of message elements:

- required in the Rulebook as business requirements
- needed for processing by banks and clearing and settlement mechanisms

These message elements define the **SEPA Core service** and are denoted by yellow shading in the message structures given in the following chapters. Only these elements are further detailed with relevant SEPA Core requirements, such as the use of the message element, its components or the values that must be used. Usage rules, for example, may indicate limits on the number of repetitions, or code value restrictions, while format rules may be used to indicate the allowable combinations of components of a message element.

These Guidelines also recognise message elements and the usage rules in the ISO 20022 XML standard that may be available for use in an AOS, subject to a governance framework to be defined by the EPC. The definition and documentation of these message elements are a matter for the AOS communities involved. These message elements are denoted by white shading.

Where there are message elements that do not apply to SEPA payments, these are denoted with red shading in the right-most column of the message structures. To date, few such message elements have been identified.

² The SEPA Core Mandatory subset is hereafter known as the SEPA Core service.

1.2 Use of these Guidelines by the instructing and instructed parties³

- SEPA Core payments are executed using messages only containing message elements defined as part of the SEPA Core Mandatory Subset (shaded yellow in Figure 2).
- Payments that include message elements that are defined and documented by AOS communities (shaded white in Figure 2) are considered as SEPA payments, but not as SEPA Core payments.
- It is the responsibility of the instructing bank of the message to ensure that message elements defined for use in an AOS are only included in messages sent to AOS community members.
- The instructed bank receiving a message containing AOS-related message elements, but which is not a member of the AOS community, may ignore the information, that is, not use it for processing, nor forward it to the next party in the chain. The instructed bank, however, may reject the message for this reason.

1.3 Notation Conventions

The Guidelines are presented in a similar format than the one used in the ISO 20022 XML standard.

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|------|-----------|--|--|
| 1.00 | 1..1 | Message root +Group Header ++Sublevel 1 +++Sublevel 2 | <i>SEPA Usage Rule(s)</i> (e.g. Mandatory) <i>SEPA Format Rule(s)</i> ISO Name ISO Definition XML Tag Type (Yellow: Message Element that is part of the SEPA Core Service) |
| | 1..1 | | XML Tag xs:choice |
| 1.01 | 1..1 | Message root +Group Header ++Sublevel 1 +++Sublevel 2 ++++Sublevel 3 | <i>SEPA Rulebook</i> (Attribute used in Rulebook) <i>SEPA Usage Rule(s)</i> (e.g. Only 'SEPA' is allowed.) ISO Name ISO Definition XML Tag Type ISO Length <i>SEPA Length</i> (Yellow: Message Element that is part of the SEPA Core Service) |
| | | | SEPA Code restrictions |
| | | | SEPA <i>SingleEuroPaymentsArea</i> <i>Payment must be executed following the Single Euro Payments Area scheme.</i> |

³ Instructing and instructed parties include CSMs.

| | | | |
|------|------|--|---|
| 1.02 | 1..1 | Message root +Group Header ++Sublevel 1 +++Sublevel 2 ++++Sublevel 3 | <i>ISO Name</i> <i>ISO Definition</i> <i>XML Tag</i> <i>Type</i> (White: Message Element that is not part of the Core Service but is available for use in a SEPA AOS) |
| 1.0n | 0..1 | Message root +Group Header ++Sublevel 1 | <i>ISO Name</i> <i>ISO Definition</i> <i>XML Tag</i> <i>Type</i> (Red: Message Element that is not to be used in SEPA Payments) |

Figure 2

Where:

- Column 1 indicates the message element Index number specific to these Implementation Guidelines. As a result, the Index numbers differ from the ones used in the relating ISO 20022 Message Definition Report, PDF version.

Components of message elements that are not allowed in SEPA payments or where no SEPA requirements are defined are not displayed in full as the ISO 20022 XML standard applies.

- Column 2 indicates the mandatory or optional status and the number of repetitions defined by the SEPA Core Requirements, e.g.:
 - 0..1 element is optional and may only be present once
 - 0..n element is optional with unlimited repetition
 - 1..1 element is mandatory and must be present exactly once
 - 1..n element is mandatory with unlimited repetition

The displayed SEPA multiplicity may thus differ from the one of the ISO 20022 XML standard. When an element is shaded yellow, possible remaining ISO 20022 occurrences are available for use in an AOS.

Empty elements are not allowed (i.e. a message shall not contain elements without content).

- Column 3 indicates the full path of an element where the last line contains the name of the message element as defined in the ISO 20022 XML standard. When an element contains sub-elements these are indented to the right and noted with a plus sign (+) per level.
- Column 4 specifies in italic characters the SEPA Core Requirements as additional rules to those specified in the ISO 20022 XML standard, which are shown in non-italic characters.
 - When defined in the Rulebook, the attribute is indicated by the attribute name and where applicable, the number, i.e., AT-*nn*. Those message elements are shaded yellow.
 - When the message element relates to inter-bank processing requirements, it is shaded yellow.
 - When the message element specified in the ISO 20022 XML standard is used for SEPA payments without change (regarding the definition and any usage rules), no specific SEPA Core requirements are provided and is shaded yellow.
 - When the message element is specified in the ISO 20022 XML standard as optional, but is mandatory in SEPA Core requirements, this is specified as ‘Mandatory’ and is shaded yellow.

- When the message element is not available for use in SEPA payments, this is indicated with red shading. Note that these message elements are similarly not available for use in an AOS.
- The SEPA length is indicated for every message element (if applicable), even if it is the same length as in the ISO 20022 XML standard.

Column 4 may also indicate conditional relationships between components of a message element, for example, either component 1 or component 2 must be present, but not both (indicated, in empty lines without index number, in the column 4 with XML Tag 'xs:choice'). In such case, the choice is to be made between the two following sub-elements, if both are shaded yellow.

1.4 Character Set

The character set issue centres on the use of the full set of characters in the message elements. Two considerations are:

- While banks must be allowed to use the character set currently in use at national level,
- banks throughout SEPA cannot be required to support the full character set used in SEPA countries.

Therefore:

- The ISO 20022 XML messages allow for the full range of global language requirements (UTF-8)
- Banks must be able to support the Latin character set commonly used in international communication, as follows:

a b c d e f g h i j k l m n o p q r s t u v w x y z

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

0 1 2 3 4 5 6 7 8 9

/ - ? : () . , ' +

Space

- References, identifications and identifiers must respect the following:
 - Content is restricted to the Latin character set as defined above
 - Content must not start or end with a '/'
 - Content must not contain '//'

However, there may be bilateral or multilateral agreements to support one or more sets of characters beyond the Latin character set referred to above.

1.5 General Message Element Specifications

1.5.1 BIC

The BIC used to identify financial institutions (Agents in the ISO 20022 XML standards) may be either BIC 11 or BIC 8.

1.5.2 Identifier of the Creditor (AT-02)

The Creditor is identified in the scheme by an identifier as defined below. In these Guidelines, this identifier is indicated in the ISO 20022 data element 'Creditor Scheme Identification'. The creditor can be a legal entity, or an association that is not a legal entity, or a person.

This identifier must be stable over time, to enable the Debtor and the Debtor Bank to come back to the Creditor for Refunds and complaints, and to check the existence of a valid Mandate at the presentation of Collections by the Creditor.

The Creditor identifier has the attributes defined in the Rulebook under AT-02.

This section also applies to AT-18 'The identifier of the original Creditor who issued the Mandate'.

The data element is case and space insensitive.

Format Rule:

- Positions 1 and 2 contain the ISO country code
- Positions 3 and 4 contain the check digits
- Positions 5 to 7 contain the Creditor Business Code. When the Creditor Business Code is not used, then the value is set to 'ZZZ'. The Creditor Business Code cannot contain spaces.
- Positions 8 up to 35 contain the country-specific identifier
- Note: the calculation of the check digit requires the following preliminary steps:
 - Disregard positions 5 to 7
 - Take the country-specific part, positions 8 to 35, and delete all non-alphanumeric characters
 - Add the ISO country code and '00' to the right-hand end
 - Convert letters to digits in accordance with conversion table 1
 - Apply the check character system MOD 97-10 (see ISO 7064)

| | | | | |
|--------|--------|--------|--------|--------|
| A = 10 | G = 16 | M = 22 | S = 28 | Y = 34 |
| B = 11 | H = 17 | N = 23 | T = 29 | Z = 35 |
| C = 12 | I = 18 | O = 24 | U = 30 | |
| D = 13 | J = 19 | P = 25 | V = 31 | |
| E = 14 | K = 20 | Q = 26 | W = 32 | |
| F = 15 | L = 21 | R = 27 | X = 33 | |

Table 1

1.5.3 Mandate Identification (AT-01 Unique Mandate Reference)

This data element is case insensitive. For example: Mandate Identification 123AAa45678, 123aaA45678, 123aaa45678 and 123AAA45678 shall be considered identical.

1.5.4 SMNDA

In the previous versions of the Guidelines, the acronym ‘SMNDA’ was used to indicate Same Mandate with a **New Debtor Agent**. However, when the Creditor only receives the IBAN it will not always be possible to derive if an account change took place in the same or in another bank. To better accommodate this situation, the definition of the acronym ‘SMNDA’ has been updated to indicate Same Mandate with a **New Debtor Account**.

1.6 Implementation of ISO 20022 XML rules

This document should be read in conjunction with the ISO 20022 XML message standards.

1.7 Change-Over Date

As from the change-over date, receiving banks may only receive messages, including the r-messages, in the new version.

2 MANDATORY BANK-TO-BANK MESSAGES

2.1 Inter-bank Collection (DS-04)

2.1.1 Use of the FI to FI Customer Direct Debit (pacs.003.001.02)

This message is used to transport the Direct Debit Collection instruction from the Creditor Bank to the Debtor Bank, directly or through intermediaries.

The message caters for bulk and single direct debit instructions.

| # | SEPA Mult | Message Element | SEPA Core Requirements | |
|-----|-----------|---|--|---|
| | | Document | XML Tag Type | Document Document |
| | 1..1 | FITo FICustomer Direct Debit V02 | ISO Name ISO Definition XML Tag Type | FITo FICustomer Direct Debit V02 The FIToFICustomerDirectDebit message is sent by the creditor's agent to the debtor's agent, directly or through other agents and/or a payment clearing and settlement system. It is used to collect funds from a debtor's account for a creditor. FIToFICstmrDrctDbt FIToFICustomerDirectDebitV02 |
| 1.0 | 1..1 | FITo FICustomer Direct Debit V02 +Group Header | ISO Name ISO Definition XML Tag Type | Group Header Set of characteristics shared by all individual transactions included in the message. GrpHdr GroupHeader34 |
| 1.1 | 1..1 | FITo FICustomer Direct Debit V02 +Group Header ++Message Identification | ISO Name ISO Definition XML Tag Type ISO Length SEPA Length | Message Identification Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. MsgId Max35Text 1 .. 35 1 .. 35 |
| 1.2 | 1..1 | FITo FICustomer Direct Debit V02 +Group Header ++Creation Date Time | ISO Name ISO Definition XML Tag Type | Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime |
| 1.3 | 0..2 | FITo FICustomer Direct Debit V02 +Group Header ++Authorisation | ISO Name ISO Definition XML Tag Type | Authorisation User identification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message. Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side. The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a party different from the initiating party. Authstn Authorisation1Choice |
| 1.4 | 0..1 | FITo FICustomer Direct Debit V02 +Group Header ++Batch Booking | ISO Name ISO Definition XML Tag Type | Batch Booking Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking. BtchBookg BatchBookingIndicator |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|------|-----------|--|--|
| 1.5 | 1..1 | FITo FICustomer Direct Debit V02 +Group Header ++Number Of Transactions | ISO Name Number Of Transactions ISO Definition Number of individual transactions contained in the message. XML Tag NbOfTxS Type Max15NumericText Pattern [0-9]{1,15} |
| 1.6 | 0..1 | FITo FICustomer Direct Debit V02 +Group Header ++Control Sum | ISO Name Control Sum ISO Definition Total of all individual amounts included in the message, irrespective of currencies. XML Tag CtrlSum Type DecimalNumber SEPA FractDigits 17 TotalDigits 18 |
| 1.7 | 1..1 | FITo FICustomer Direct Debit V02 +Group Header ++Total Interbank Settlement Amount | SEPA Usage Rule(s) <i>Mandatory</i> <i>Only 'EUR' is allowed.</i> <i>Amount must be 0.01 or more and 99999999999999.99 or less.</i> SEPA Format Rule(s) <i>The fractional part has a maximum of two digits.</i> ISO Name Total Interbank Settlement Amount ISO Definition Total amount of money moved between the instructing agent and the instructed agent. XML Tag TlIntrBkStlmAmt Type ActiveCurrencyAndAmount SEPA FractDigits 2 TotalDigits 18 SEPA Inclusive 0.01 .. 99999999999999.99 |
| 1.8 | 1..1 | FITo FICustomer Direct Debit V02 +Group Header ++Interbank Settlement Date | SEPA Rulebook AT-26 Settlement Date of the Collection. SEPA Usage Rule(s) <i>Mandatory</i> ISO Name Interbank Settlement Date ISO Definition Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. XML Tag IntrBkStlmDt Type ISODate |
| 1.9 | 1..1 | FITo FICustomer Direct Debit V02 +Group Header ++Settlement Information | ISO Name Settlement Information ISO Definition Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed. XML Tag StlmInf Type SettlementInformation14 |
| 1.10 | 1..1 | FITo FICustomer Direct Debit V02 +Group Header ++Settlement Information +++Settlement Method | ISO Name Settlement Method ISO Definition Method used to settle the (batch of) payment instructions. XML Tag StlmMtd Type SettlementMethod2Code |
| 1.11 | 0..1 | FITo FICustomer Direct Debit V02 +Group Header ++Settlement Information +++Settlement Account | SEPA Usage Rule(s) <i>Only 'Identification' is allowed.</i> ISO Name Settlement Account ISO Definition A specific purpose account used to post debit and credit entries as a result of the transaction. XML Tag StlmAcct Type CashAccount16 |
| 1.12 | 0..1 | FITo FICustomer Direct Debit V02 +Group Header ++Settlement Information +++Clearing System | ISO Name Clearing System ISO Definition Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed. XML Tag ClrSys Type ClearingSystemIdentification3Choice |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|------|-----------|--|---|
| 1.13 | 0..1 | FIto FICustomer Direct Debit V02 +Group Header ++Payment Type Information | SEPA Usage Rule(s) 'Payment Type Information' must be present in either 'Group Header' or in 'Direct Debit Transaction Information'. ISO Name Payment Type Information ISO Definition Set of elements used to further specify the type of transaction. XML Tag PmtTpInf Type PaymentTypeInfo22 |
| 1.14 | 0..1 | FIto FICustomer Direct Debit V02 +Group Header ++Payment Type Information +++Instruction Priority | ISO Name Instruction Priority ISO Definition Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. XML Tag InstrPrty Type Priority2Code |
| 1.15 | 0..1 | FIto FICustomer Direct Debit V02 +Group Header ++Payment Type Information +++Clearing Channel | ISO Name Clearing Channel ISO Definition Specifies the clearing channel to be used to process the payment instruction. XML Tag ClrChanl Type ClearingChannel2Code |
| 1.16 | 1..1 | FIto FICustomer Direct Debit V02 +Group Header ++Payment Type Information +++Service Level | SEPA Usage Rule(s) <i>Mandatory</i> ISO Name Service Level ISO Definition Agreement under which or rules under which the transaction should be processed. XML Tag SvcLvl Type ServiceLevel8Choice |
| | 1..1 | | XML Tag xs:choice |
| 1.17 | 1..1 | FIto FICustomer Direct Debit V02 +Group Header ++Payment Type Information +++Service Level ++++Code | SEPA Rulebook <i>AT-20 Identification code of the Scheme.</i> SEPA Usage Rule(s) <i>Only 'SEPA' is allowed.</i> ISO Name Code ISO Definition Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. XML Tag Cd Type ExternalServiceLevel1Code ISO Length 1 .. 4 SEPA Length 1 .. 4 |
| | | | SEPA Code Restrictions |
| | | | SEPA <i>SingleEuroPaymentsArea</i> <i>Payment must be executed following the Single Euro Payments Area scheme.</i> |
| 1.18 | 1..1 | FIto FICustomer Direct Debit V02 +Group Header ++Payment Type Information +++Service Level ++++Proprietary | ISO Name Proprietary ISO Definition Specifies a pre-agreed service or level of service between the parties, as a proprietary code. XML Tag Prtry Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35 |
| 1.19 | 1..1 | FIto FICustomer Direct Debit V02 +Group Header ++Payment Type Information +++Local Instrument | SEPA Usage Rule(s) <i>Mandatory</i> ISO Name Local Instrument ISO Definition User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. XML Tag LclInstrm Type LocalInstrument2Choice |
| | 1..1 | | XML Tag xs:choice |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|------|-----------|---|---|
| 1.20 | 1..1 | FITo FICustomer Direct Debit V02 +Group Header ++Payment Type Information +++Local Instrument ++++Code | <p>SEPA Rulebook AT-20 The identification code of the scheme. SEPA Usage Rule(s) Only 'CORE' is allowed. The mixing of different Local Instrument values is not allowed in the same message.</p> <p>ISO Name Code ISO Definition Specifies the local instrument, as published in an external local instrument code list. XML Tag Cd Type ExternalLocalInstrument1Code ISO Length 1 .. 35 SEPA Length 1 .. 35</p> <p>SEPA Code Restrictions</p> <p>CORE SEPA Direct Debit - Core Transaction is related to SEPA direct debit -core. Region: EMEA ISO Country Code: SEPA ISO Currency Code: EUR Payment System: PEACH cDD/CT/ Both/ Other: DD Corp2Bk, Bk2Bk, or Both: Both</p> |
| 1.21 | 1..1 | FITo FICustomer Direct Debit V02 +Group Header ++Payment Type Information +++Local Instrument ++++Proprietary | <p>ISO Name Proprietary ISO Definition Specifies the local instrument, as a proprietary code. XML Tag Prtry Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35</p> |
| 1.22 | 1..1 | FITo FICustomer Direct Debit V02 +Group Header ++Payment Type Information +++Sequence Type | <p>SEPA Rulebook AT-21 Transaction / Sequence Type. SEPA Usage Rule(s) Mandatory If 'Amendment Indicator' is 'true', and 'Original Debtor Account' is set to 'SMNDA', this message element indicates either 'FRST', 'RCUR', 'FNAL' or 'OOFF' (all four codes allowed, no restrictions).</p> <p>ISO Name Sequence Type ISO Definition Identifies the direct debit sequence, such as first, recurrent, final or one-off. XML Tag SeqTp Type SequenceType1Code</p> |
| 1.23 | 0..1 | FITo FICustomer Direct Debit V02 +Group Header ++Payment Type Information +++Category Purpose | <p>SEPA Rulebook AT-59 Category purpose of the Collection. SEPA Usage Rule(s) Depending on the agreement between the Creditor and the Creditor Bank, 'Category Purpose' may be forwarded to the Debtor Bank.</p> <p>ISO Name Category Purpose ISO Definition Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. XML Tag Ctgypurp Type CategoryPurpose1Choice</p> |
| 1.24 | 0..1 | FITo FICustomer Direct Debit V02 +Group Header ++Instructing Agent | <p>SEPA Usage Rule(s) Only BIC is allowed.</p> <p>ISO Name Instructing Agent ISO Definition Agent that instructs the next party in the chain to carry out the (set of) instruction(s). XML Tag InstgAgt Type BranchAndFinancialInstitutionIdentification4</p> |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|------|--------------|--|--|
| 1.25 | 0..1 | FIto FICustomer Direct Debit V02 +Group Header ++Instructed Agent | <p>SEPA Usage Rule(s) Only BIC is allowed.</p> <p>ISO Name Instructed Agent</p> <p>ISO Definition Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).</p> <p>XML Tag InstdAgt</p> <p>Type BranchAndFinancialInstitutionIdentification4</p> |
| 2.0 | 1..n | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information | <p>ISO Name Direct Debit Transaction Information</p> <p>ISO Definition Set of elements providing information specific to the individual direct debit(s).</p> <p>XML Tag DrctDbtTxInf</p> <p>Type DirectDebitTransactionInformation10</p> |
| 2.1 | 1..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Identification | <p>ISO Name Payment Identification</p> <p>ISO Definition Set of elements used to reference a payment instruction.</p> <p>XML Tag PmtId</p> <p>Type PaymentIdentification3</p> |
| 2.2 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Identification +++Instruction Identification | <p>ISO Name Instruction Identification</p> <p>ISO Definition Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction.</p> <p>Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.</p> <p>XML Tag InstrId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p> |
| 2.3 | 1..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Identification +++End To End Identification | <p>SEPA Rulebook AT-10 Creditor's reference of the Direct Debit Transaction.</p> <p>SEPA Usage Rule(s) A customer reference that must be passed on in the end-to-end payment chain. In the event that no reference was given, 'NOTPROVIDED' must be used.</p> <p>ISO Name End To End Identification</p> <p>ISO Definition Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.</p> <p>Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.</p> <p>Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.</p> <p>XML Tag EndToEndId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p> |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|-----|-----------|--|--|
| 2.4 | 1..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Identification +++Transaction Identification | <p>SEPA Rulebook AT-43 Creditor bank's reference of the collection.</p> <p>SEPA Usage Rule(s) Must contain a reference that is meaningful to the Creditor Bank and is unique over time.</p> <p>ISO Name Transaction Identification</p> <p>ISO Definition Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain. Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level. Usage: The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period.</p> <p>XML Tag TxId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p> |
| 2.5 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Identification +++Clearing System Reference | <p>ISO Name Clearing System Reference</p> <p>ISO Definition Unique reference, as assigned by a clearing system, to unambiguously identify the instruction.</p> <p>XML Tag ClrSysRef</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p> |
| 2.6 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Type Information | <p>SEPA Usage Rule(s) 'Payment Type Information' must be present either in 'Group Header' or in 'Direct Debit Transaction Information'.</p> <p>ISO Name Payment Type Information</p> <p>ISO Definition Set of elements used to further specify the type of transaction.</p> <p>XML Tag PmtTpInf</p> <p>Type PaymentTypeInformation22</p> |
| 2.7 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Type Information +++Instruction Priority | <p>ISO Name Instruction Priority</p> <p>ISO Definition Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.</p> <p>XML Tag InstrPrty</p> <p>Type Priority2Code</p> |
| 2.8 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Type Information +++Clearing Channel | <p>ISO Name Clearing Channel</p> <p>ISO Definition Specifies the clearing channel to be used to process the payment instruction.</p> <p>XML Tag ClrChanl</p> <p>Type ClearingChannel2Code</p> |
| 2.9 | 1..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Type Information +++Service Level | <p>SEPA Usage Rule(s) Mandatory</p> <p>ISO Name Service Level</p> <p>ISO Definition Agreement under which or rules under which the transaction should be processed.</p> <p>XML Tag SvcLvl</p> <p>Type ServiceLevel8Choice</p> |
| | 1..1 | | XML Tag xs:choice |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|------|--------------|---|--|
| 2.10 | 1..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Type Information +++Service Level ++++Code | <p>SEPA Rulebook AT-20 The identification code of the Scheme. SEPA Usage Rule(s) Only 'SEPA' is allowed. ISO Name Code ISO Definition Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. XML Tag Cd Type ExternalServiceLevel1Code ISO Length 1 .. 4 SEPA Length 1 .. 4</p> <p>SEPA Code Restrictions</p> <p>SEPA SingleEuroPaymentsArea Payment must be executed following the Single Euro Payments Area scheme.</p> |
| 2.11 | 1..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Type Information +++Service Level ++++Proprietary | <p>ISO Name Proprietary ISO Definition Specifies a pre-agreed service or level of service between the parties, as a proprietary code. XML Tag Prtry Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35</p> |
| 2.12 | 1..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Type Information +++Local Instrument | <p>SEPA Usage Rule(s) Mandatory ISO Name Local Instrument ISO Definition User community specific instrument.</p> <p>Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.</p> <p>XML Tag LclInstrm Type LocalInstrument2Choice</p> |
| | 1..1 | | XML Tag xs:choice |
| 2.13 | 1..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Type Information +++Local Instrument ++++Code | <p>SEPA Rulebook AT-20 The identification code of the Scheme. SEPA Usage Rule(s) Only 'CORE' is allowed. The mixing of different Local Instrument values is not allowed in the same message. ISO Name Code ISO Definition Specifies the local instrument, as published in an external local instrument code list. XML Tag Cd Type ExternalLocalInstrument1Code ISO Length 1 .. 35 SEPA Length 1 .. 35</p> <p>SEPA Code Restrictions</p> <p>CORE SEPA Direct Debit - Core Transaction is related to SEPA direct debit -core. Region: EMEA ISO Country Code: SEPA ISO Currency Code: EUR Payment System: PEACH cDD/CT/ Both/ Other: DD Corp2Bk, Bk2Bk, or Both: Both</p> |
| 2.14 | 1..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Type Information +++Local Instrument ++++Proprietary | <p>ISO Name Proprietary ISO Definition Specifies the local instrument, as a proprietary code. XML Tag Prtry Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35</p> |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|------|-----------|--|---|
| 2.15 | 1..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Type Information +++Sequence Type | <p>SEPA Rulebook AT-21 Transaction / Sequence Type.</p> <p>SEPA Usage Rule(s) Mandatory If 'Amendment Indicator' is 'true', and 'Original Debtor Account' is set to 'SMNDA', this message element indicates either 'FRST', 'RCUR', 'FNAL' or 'OOFF' (all four codes allowed, no restrictions).</p> <p>ISO Name Sequence Type</p> <p>ISO Definition Identifies the direct debit sequence, such as first, recurrent, final or one-off.</p> <p>XML Tag SeqTp</p> <p>Type SequenceType1Code</p> |
| 2.16 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Type Information +++Category Purpose | <p>SEPA Rulebook AT-59 Category purpose of the Collection.</p> <p>SEPA Usage Rule(s) Depending on the agreement between the Creditor and the Creditor Bank, 'Category Purpose' May be forwarded to the Debtor Bank.</p> <p>ISO Name Category Purpose</p> <p>ISO Definition Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.</p> <p>XML Tag Ctgypurp</p> <p>Type CategoryPurpose1Choice</p> |
| 2.17 | 1..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Interbank Settlement Amount | <p>SEPA Rulebook AT-06 Amount of the Collection in euro.</p> <p>SEPA Usage Rule(s) Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. The fractional part has a maximum of two digits.</p> <p>SEPA Format Rule(s)</p> <p>ISO Name Interbank Settlement Amount</p> <p>ISO Definition Amount of money moved between the instructing agent and the instructed agent.</p> <p>XML Tag IntrBkSttlmAmt</p> <p>Type ActiveCurrencyAndAmount</p> <p>SEPA FractDigits 2</p> <p>TotalDigits 18</p> <p>SEPA Inclusive 0.01 .. 999999999.99</p> |
| 2.18 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Interbank Settlement Date | <p>ISO Name Interbank Settlement Date</p> <p>ISO Definition Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.</p> <p>XML Tag IntrBkSttlmDt</p> <p>Type ISODate</p> |
| 2.19 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Instructed Amount | <p>ISO Name Instructed Amount</p> <p>ISO Definition Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.</p> <p>XML Tag InstdAmt</p> <p>Type ActiveOrHistoricCurrencyAndAmount</p> <p>SEPA FractDigits 5</p> <p>TotalDigits 18</p> <p>SEPA Inclusive 0 ..</p> |

| # | SEPA Mult | Message Element | SEPA Core Requirements | |
|------|-----------|---|---|---|
| 2.20 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Exchange Rate | ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits | Exchange Rate Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency. XchgRate BaseOneRate 10 11 |
| 2.21 | 1..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Charge Bearer | SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type | <i>Only 'SLEV' is allowed.</i> Charge Bearer Specifies which party/parties will bear the charges associated with the processing of the payment transaction. ChrgBr ChargeBearerType1Code |
| | | | SEPA Code Restrictions | |
| | | | SLEV | <i>FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.</i> |
| 2.22 | 0..n | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Charges Information | ISO Name ISO Definition XML Tag Type | Charges Information Provides information on the charges to be paid by the charge bearer(s) related to the payment transaction. ChrgsInf ChargesInformation5 |
| 2.23 | 1..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Requested Collection Date | SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type | <i>AT-11 Due Date of the Collection.</i> <i>Mandatory</i> Requested Collection Date Date and time at which the creditor requests that the amount of money is to be collected from the debtor. ReqdColltnDt ISODate |
| 2.24 | 1..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction | SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type | <i>Mandatory</i> Direct Debit Transaction Set of elements providing information specific to the direct debit mandate. DrctDbtTx DirectDebitTransaction6 |
| 2.25 | 1..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information | SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type | <i>Mandatory</i> Mandate Related Information Set of elements used to provide further details of the direct debit mandate signed between the creditor and the debtor. MndtRltdInf MandateRelatedInformation6 |
| 2.26 | 1..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Mandate Identification | SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length | <i>AT-01 Unique Mandate reference.</i> <i>Mandatory</i> Mandate Identification Unique identification, as assigned by the creditor, to unambiguously identify the mandate. MndtId Max35Text 1 .. 35 1 .. 35 |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|------|-----------|---|--|
| 2.27 | 1..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Date Of Signature | <i>SEPA Rulebook</i> AT-25 Date of Signing of the Mandate. <i>SEPA Usage Rule(s)</i> Mandatory ISO Name Date Of Signature ISO Definition Date on which the direct debit mandate has been signed by the debtor. XML Tag DtOfSgntr Type ISODate |
| 2.28 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Indicator | ISO Name Amendment Indicator ISO Definition Indicator notifying whether the underlying mandate is amended or not. XML Tag AmdmntInd Type TrueFalseIndicator |
| 2.29 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details | <i>SEPA Rulebook</i> AT-24 Reason for Amendment of the Mandate. The reason from the Rulebook is indicated by using the following message sub-elements: <i>SEPA Usage Rule(s)</i> Mandatory if 'Amendment Indicator' is 'true'. ISO Name Amendment Information Details ISO Definition List of mandate elements that have been modified. XML Tag AmdmntInfDtls Type AmendmentInformationDetails6 |
| 2.30 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Mandate Identification | <i>SEPA Rulebook</i> AT-19 Unique Mandate reference as given by the original Creditor who issued the Mandate. <i>SEPA Usage Rule(s)</i> Mandatory if changes occur in 'Mandate Identification', otherwise not to be used. ISO Name Original Mandate Identification ISO Definition Unique identification, as assigned by the creditor, to unambiguously identify the original mandate. XML Tag OrgnlMndtId Type Max35Text ISO Length 1 .. 35 <i>SEPA Length</i> 1 .. 35 |
| 2.31 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification | <i>SEPA Usage Rule(s)</i> Mandatory if changes occur in 'Creditor Scheme Identification' and or 'Name', otherwise not to be used. ISO Name Original Creditor Scheme Identification ISO Definition Original creditor scheme identification that has been modified. XML Tag OrgnlCdtrSchmeId Type PartyIdentification32 |
| 2.32 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification +++++Name | <i>SEPA Rulebook</i> Original AT-03 Name of the Creditor. <i>SEPA Usage Rule(s)</i> If present, the new name must be specified under Creditor. 'Name' is limited to 70 characters in length. ISO Name Name ISO Definition Name by which a party is known and which is usually used to identify that party. XML Tag Nm Type Max140Text ISO Length 1 .. 140 <i>SEPA Length</i> 1 .. 70 |
| 2.33 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification +++++Postal Address | ISO Name Postal Address ISO Definition Information that locates and identifies a specific address, as defined by postal services. XML Tag PstlAdr Type PostalAddress6 |

| # | SEPA Mult | Message Element | SEPA Core Requirements | |
|------|-----------|---|--|--|
| 2.34 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details ++++Original Creditor Scheme Identification +++++Identification | SEPA Rulebook ISO Name ISO Definition XML Tag Type | <i>AT-18 Identifier of the Original Creditor who issued the Mandate.</i> Identification Unique and unambiguous identification of a party. Id Party6Choice |
| | 1..1 | | XML Tag | xs:choice |
| 2.35 | 1..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details ++++Original Creditor Scheme Identification +++++Identification ++++++Organisation Identification | ISO Name ISO Definition XML Tag Type | Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification4 |
| 2.36 | 1..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details ++++Original Creditor Scheme Identification +++++Identification ++++++Private Identification | SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type | <i>Private Identification is used to identify either an organisation or a private person.</i> Private Identification Unique and unambiguous identification of a person, eg, passport. PrvtId PersonIdentification5 |
| 2.37 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details ++++Original Creditor Scheme Identification +++++Identification ++++++Private Identification ++++++Date And Place Of Birth | ISO Name ISO Definition XML Tag Type | Date And Place Of Birth Date and place of birth of a person. DtAndPlcOfBirth DateAndPlaceOfBirth |
| 2.38 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details ++++Original Creditor Scheme Identification +++++Identification ++++++Private Identification ++++++Other | SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type | <i>Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed. 'Identification' must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2. 'Proprietary' under 'Scheme Name' must specify 'SEPA'.</i> Other Unique identification of a person, as assigned by an institution, using an identification scheme. Othr GenericPersonIdentification1 |
| 2.39 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details ++++Original Creditor Scheme Identification +++++Country Of Residence | ISO Name ISO Definition XML Tag Type Pattern | Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2} |

| # | SEPA Mult | Message Element | SEPA Core Requirements | |
|------|-----------|---|---|---|
| 2.40 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification ++++++Contact Details | ISO Name ISO Definition XML Tag Type | Contact Details Set of elements used to indicate how to contact the party. CtctDtls ContactDetails2 |
| 2.41 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Agent | ISO Name ISO Definition XML Tag Type | Original Creditor Agent Original creditor agent that has been modified. OrgnCdtrAgt BranchAndFinancialInstitutionIdentification4 |
| 2.42 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Agent Account | ISO Name ISO Definition XML Tag Type | Original Creditor Agent Account Original creditor agent account that has been modified. OrgnCdtrAgtAcct CashAccount16 |
| 2.43 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Debtor | ISO Name ISO Definition XML Tag Type | Original Debtor Original debtor that has been modified. OrgnDbtr PartyIdentification32 |
| 2.44 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Debtor Account | SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type | <i>To use 'Identification' under 'Other' under 'Identification' with code 'SMNDA' to indicate same mandate with new Debtor Account. Or In case of an account change within the same bank, IBAN is allowed.</i> Original Debtor Account Original debtor account that has been modified. OrgnDbtrAcct CashAccount16 |
| 2.45 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Debtor Agent | SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type | <i>Not to be used if element Original Debtor Account is populated with SMNDA.</i> Original Debtor Agent Original debtor agent that has been modified. OrgnDbtrAgt BranchAndFinancialInstitutionIdentification4 |
| 2.46 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Debtor Agent Account | ISO Name ISO Definition XML Tag Type | Original Debtor Agent Account Original debtor agent account that has been modified. OrgnDbtrAgtAcct CashAccount16 |
| 2.47 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Final Collection Date | ISO Name ISO Definition XML Tag Type | Original Final Collection Date Original final collection date that has been modified. OrgnFnlColltnDt ISODate |
| 2.48 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Frequency | ISO Name ISO Definition XML Tag Type | Original Frequency Original frequency that has been modified. OrgnFrqcy Frequency1Code |

| # | SEPA Mult | Message Element | SEPA Core Requirements | |
|------|-----------|--|---|--|
| 2.49 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Electronic Signature | <p><i>SEPA Rulebook</i> AT-16 Placeholder for the electronic signature data, if applicable. AT-17 The type of Mandate (paper or e-mandate). AT-60 Reference of the validation made by the Debtor Bank (if present in DS-03).</p> <p><i>SEPA Usage Rule(s)</i> If the direct debit is based on an EPC electronic mandate, this data element must contain AT-60 which is the reference to the Mandate Acceptance Report made by the Debtor Bank. This data element is not to be used if the mandate is a paper mandate.</p> <p>ISO Name Electronic Signature ISO Definition Additional security provisions, such as a digital signature, as provided by the debtor. XML Tag ElectrncSgntr Type Max1025Text ISO Length 1 .. 1025 SEPA Length 1 .. 1025</p> | |
| 2.50 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++First Collection Date | <p>ISO Name First Collection Date ISO Definition Date of the first collection of a direct debit as per the mandate. XML Tag FrstColltnDt Type ISODate</p> | |
| 2.51 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Final Collection Date | <p>ISO Name Final Collection Date ISO Definition Date of the final collection of a direct debit as per the mandate. XML Tag FnColltnDt Type ISODate</p> | |
| 2.52 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Frequency | <p>ISO Name Frequency ISO Definition Regularity with which direct debit instructions are to be created and processed. XML Tag Frqcy Type Frequency1Code</p> | |
| 2.53 | 1..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification | <p><i>SEPA Rulebook</i> AT-02 Identifier of the Creditor. <i>SEPA Usage Rule(s)</i> Mandatory</p> <p>ISO Name Creditor Scheme Identification ISO Definition Credit party that signs the mandate. XML Tag CdtrSchmeId Type PartyIdentification32</p> | |
| 2.54 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification ++++Name | <p>ISO Name Name ISO Definition Name by which a party is known and which is usually used to identify that party. XML Tag Nm Type Max140Text ISO Length 1 .. 140 SEPA Length 1 .. 140</p> | |
| 2.55 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification ++++Postal Address | <p>ISO Name Postal Address ISO Definition Information that locates and identifies a specific address, as defined by postal services. XML Tag PstlAdr Type PostalAddress6</p> | |
| 2.56 | 1..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification ++++Identification | <p><i>SEPA Rulebook</i> AT-02 Identifier of the Creditor. <i>SEPA Usage Rule(s)</i> Mandatory</p> <p>ISO Name Identification ISO Definition Unique and unambiguous identification of a party. XML Tag Id Type Party6Choice</p> | |
| | 1..1 | | XML Tag xs:choice | |

| # | SEPA Mult | Message Element | SEPA Core Requirements | |
|------|-----------|--|--|--|
| 2.57 | 1..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification ++++Identification ++++Organisation Identification | ISO Name ISO Definition XML Tag Type | Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification4 |
| 2.58 | 1..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification ++++Identification ++++Private Identification | SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type | <i>Private Identification is used to identify either an organisation or a private person.</i> Private Identification Unique and unambiguous identification of a person, eg, passport. PrvtId PersonIdentification5 |
| 2.59 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification ++++Identification ++++Private Identification +++++Date And Place Of Birth | ISO Name ISO Definition XML Tag Type | Date And Place Of Birth Date and place of birth of a person. DtAndPlcOfBirth DateAndPlaceOfBirth |
| 2.60 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification ++++Identification ++++Private Identification +++++Other | SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type | <i>Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed. 'Identification' must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2. 'Proprietary' under 'Scheme Name' must specify 'SEPA'.</i> Other Unique identification of a person, as assigned by an institution, using an identification scheme. Othr GenericPersonIdentification1 |
| 2.61 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification ++++Country Of Residence | ISO Name ISO Definition XML Tag Type Pattern | Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2} |
| 2.62 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification ++++Contact Details | ISO Name ISO Definition XML Tag Type | Contact Details Set of elements used to indicate how to contact the party. CtctDtls ContactDetails2 |
| 2.63 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Pre Notification Identification | SEPA Rulebook ISO Name ISO Definition XML Tag Type ISO Length SEPA Length | <i>(Note: according to the Rulebook, the information may be provided in Remittance Information)</i> Pre Notification Identification Unique and unambiguous identification of the pre-notification which is sent separately from the direct debit instruction. Usage: The direct debit pre-notification is used to reconcile separately sent collection information with the direct debit transaction information. PreNtfctnId Max35Text 1 .. 35 1 .. 35 |

| # | SEPA Mult | Message Element | SEPA Core Requirements | |
|------|-----------|---|---|---|
| 2.64 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Pre Notification Date | ISO Name ISO Definition XML Tag Type | Pre Notification Date Date on which the creditor notifies the debtor about the amount and date on which the direct debit instruction will be presented to the debtor's agent. PreNtfctnDt ISODate |
| 2.65 | 1..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor | ISO Name ISO Definition XML Tag Type | Creditor Party to which an amount of money is due. Cdtr PartyIdentification32 |
| 2.66 | 1..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor +++Name | SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length | AT-03 Name of the Creditor. Mandatory 'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 1 .. 70 |
| 2.67 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor +++Postal Address | SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type | AT-05 Address of the Creditor. 'Postal Address' is optional but is mandatory if provided by the Creditor. Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress6 |
| 2.68 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Address Type | ISO Name ISO Definition XML Tag Type | Address Type Identifies the nature of the postal address. AdrTp AddressType2Code |
| 2.69 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Department | ISO Name ISO Definition XML Tag Type ISO Length SEPA Length | Department Identification of a division of a large organisation or building. Dept Max70Text 1 .. 70 1 .. 70 |
| 2.70 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Sub Department | ISO Name ISO Definition XML Tag Type ISO Length SEPA Length | Sub Department Identification of a sub-division of a large organisation or building. SubDept Max70Text 1 .. 70 1 .. 70 |
| 2.71 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Street Name | ISO Name ISO Definition XML Tag Type ISO Length SEPA Length | Street Name Name of a street or thoroughfare. StrtNm Max70Text 1 .. 70 1 .. 70 |

| # | SEPA Mult | Message Element | SEPA Core Requirements | |
|------|-----------|--|--|--|
| 2.72 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Building Number | ISO Name ISO Definition XML Tag Type ISO Length SEPA Length | Building Number Number that identifies the position of a building on a street. BldgNb Max16Text 1 .. 16 1 .. 16 |
| 2.73 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Post Code | ISO Name ISO Definition XML Tag Type ISO Length SEPA Length | Post Code Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. PstCd Max16Text 1 .. 16 1 .. 16 |
| 2.74 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Town Name | ISO Name ISO Definition XML Tag Type ISO Length SEPA Length | Town Name Name of a built-up area, with defined boundaries, and a local government. TwnNm Max35Text 1 .. 35 1 .. 35 |
| 2.75 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Country Sub Division | ISO Name ISO Definition XML Tag Type ISO Length SEPA Length | Country Sub Division Identifies a subdivision of a country such as state, region, county. CtrySubDvsn Max35Text 1 .. 35 1 .. 35 |
| 2.76 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Country | ISO Name ISO Definition XML Tag Type Pattern | Country Nation with its own government. Ctry CountryCode [A-Z]{2,2} |
| 2.77 | 0..2 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor +++Postal Address ++++Address Line | SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length | <i>Only two occurrences are allowed.</i> Address Line Information that locates and identifies a specific address, as defined by postal services, presented in free format text. AdrLine Max70Text 1 .. 70 1 .. 70 |
| 2.78 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor +++Identification | ISO Name ISO Definition XML Tag Type | Identification Unique and unambiguous identification of a party. Id Party6Choice |
| 2.79 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor +++Country Of Residence | ISO Name ISO Definition XML Tag Type Pattern | Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2} |

| # | SEPA Mult | Message Element | SEPA Core Requirements | |
|------|-----------|---|---|--|
| 2.80 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor +++Contact Details | ISO Name ISO Definition XML Tag Type | Contact Details Set of elements used to indicate how to contact the party. CtctDtls ContactDetails2 |
| 2.81 | 1..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor Account | SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type | AT-04 Account Number of the Creditor. Mandatory Only IBAN is allowed. Creditor Account Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. CdtrAcct CashAccount16 |
| 2.82 | 1..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor Agent | SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type | AT-12 BIC of the Creditor bank. Only BIC is allowed. Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification4 |
| 2.83 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Creditor Agent Account | ISO Name ISO Definition XML Tag Type | Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdtrAgtAcct CashAccount16 |
| 2.84 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate Creditor | SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type | Mandatory if given by the Creditor in 'pain.008.001.02' and must be forwarded through the payment chain up to the Debtor. Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr PartyIdentification32 |
| 2.85 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate Creditor +++Name | SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length | AT-38 Name of the Creditor Reference Party. 'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 1 .. 70 |
| 2.86 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate Creditor +++Postal Address | ISO Name ISO Definition XML Tag Type | Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress6 |
| 2.87 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate Creditor +++Identification | SEPA Rulebook ISO Name ISO Definition XML Tag Type | AT-39 Identification code of the Creditor Reference Party. Identification Unique and unambiguous identification of a party. Id Party6Choice |
| | 1..1 | | XML Tag | xs:choice |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|------|-----------|--|--|
| 2.88 | 1..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate Creditor +++Identification ++++Organisation Identification | <i>SEPA Usage Rule(s)</i> Either 'BIC or BEI' or one occurrence of 'Other' is allowed. ISO Name Organisation Identification ISO Definition Unique and unambiguous way to identify an organisation. XML Tag OrgId Type OrganisationIdentification4 |
| 2.89 | 1..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate Creditor +++Identification ++++Private Identification | <i>SEPA Usage Rule(s)</i> Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. ISO Name Private Identification ISO Definition Unique and unambiguous identification of a person, eg, passport. XML Tag PrvtId Type PersonIdentification5 |
| 2.90 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate Creditor +++Country Of Residence | ISO Name Country Of Residence ISO Definition Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. XML Tag CtryOfRes Type CountryCode Pattern [A-Z]{2,2} |
| 2.91 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate Creditor +++Contact Details | ISO Name Contact Details ISO Definition Set of elements used to indicate how to contact the party. XML Tag CtctDtls Type ContactDetails2 |
| 2.92 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Initiating Party | ISO Name Initiating Party ISO Definition Party that initiates the payment. Usage: This can be either the creditor or a party that initiates the direct debit on behalf of the creditor. XML Tag InitgPty Type PartyIdentification32 |
| 2.93 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Instructing Agent | <i>SEPA Usage Rule(s)</i> Only BIC is allowed. ISO Name Instructing Agent ISO Definition Agent that instructs the next party in the chain to carry out the (set of) instruction(s). XML Tag InstgAgt Type BranchAndFinancialInstitutionIdentification4 |
| 2.94 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Instructed Agent | <i>SEPA Usage Rule(s)</i> Only BIC is allowed. ISO Name Instructed Agent ISO Definition Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). XML Tag InstdAgt Type BranchAndFinancialInstitutionIdentification4 |
| 2.95 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Intermediary Agent 1 | ISO Name Intermediary Agent 1 ISO Definition Agent between the debtor's agent and the creditor's agent. Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2. XML Tag IntrmyAgt1 Type BranchAndFinancialInstitutionIdentification4 |

| # | SEPA Mult | Message Element | SEPA Core Requirements | |
|-------|--------------|--|---|--|
| 2.96 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Intermediary Agent 1Account | ISO Name ISO Definition XML Tag Type | Intermediary Agent 1Account Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain. IntrmyAgt1Acct CashAccount16 |
| 2.97 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Intermediary Agent 2 | ISO Name ISO Definition XML Tag Type | Intermediary Agent 2 Agent between the debtor's agent and the creditor's agent. Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3. IntrmyAgt2 BranchAndFinancialInstitutionIdentification4 |
| 2.98 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Intermediary Agent 2Account | ISO Name ISO Definition XML Tag Type | Intermediary Agent 2Account Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain. IntrmyAgt2Acct CashAccount16 |
| 2.99 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Intermediary Agent 3 | ISO Name ISO Definition XML Tag Type | Intermediary Agent 3 Agent between the debtor agent and creditor agent. Usage: If IntermediaryAgent3 is present, then it identifies the agent between the intermediary agent 2 and the debtor agent. IntrmyAgt3 BranchAndFinancialInstitutionIdentification4 |
| 2.100 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Intermediary Agent 3Account | ISO Name ISO Definition XML Tag Type | Intermediary Agent 3Account Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain. IntrmyAgt3Acct CashAccount16 |
| 2.101 | 1..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor | ISO Name ISO Definition XML Tag Type | Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr PartyIdentification32 |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|-------|--------------|--|--|
| 2.102 | 1..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++Name | <p>SEPA Rulebook AT-14 Name of the Debtor. SEPA Usage Rule(s) Mandatory 'Name' is limited to 70 characters in length. In case of a mandate generated using data from a payment card at the point of sale which results in a direct debit to and from a payment account, and where the name of the Debtor is not available, the attribute "Name of the Debtor" must be filled in with "/CDGM" (note: Card Data Generated Mandate), followed by "/card number", "/sequence number" and "/expiry date of the card" (note: this means that the information parts are delimited by "/") or, if these data elements are not available, by any other data element(s) that would uniquely identify the Debtor to the Debtor Bank.</p> <p>ISO Name Name ISO Definition Name by which a party is known and which is usually used to identify that party.</p> <p>XML Tag Nm Type Max140Text ISO Length 1 .. 140 SEPA Length 1 .. 70</p> |
| 2.103 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++Postal Address | <p>SEPA Rulebook AT-09 Address of the Debtor. SEPA Usage Rule(s) 'Postal Address' is optional but mandatory if present in DS-02.</p> <p>ISO Name Postal Address ISO Definition Information that locates and identifies a specific address, as defined by postal services.</p> <p>XML Tag PstAdr Type PostalAddress6</p> |
| 2.104 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Address Type | <p>ISO Name Address Type ISO Definition Identifies the nature of the postal address.</p> <p>XML Tag AdrTp Type AddressType2Code</p> |
| 2.105 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Department | <p>ISO Name Department ISO Definition Identification of a division of a large organisation or building.</p> <p>XML Tag Dept Type Max70Text ISO Length 1 .. 70 SEPA Length 1 .. 70</p> |
| 2.106 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Sub Department | <p>ISO Name Sub Department ISO Definition Identification of a sub-division of a large organisation or building.</p> <p>XML Tag SubDept Type Max70Text ISO Length 1 .. 70 SEPA Length 1 .. 70</p> |
| 2.107 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Street Name | <p>ISO Name Street Name ISO Definition Name of a street or thoroughfare.</p> <p>XML Tag StrtNm Type Max70Text ISO Length 1 .. 70 SEPA Length 1 .. 70</p> |

| # | SEPA Mult | Message Element | SEPA Core Requirements | |
|-------|-----------|---|--|---|
| 2.108 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Building Number | ISO Name ISO Definition XML Tag Type ISO Length SEPA Length | Building Number Number that identifies the position of a building on a street. BldgNb Max16Text 1 .. 16 1 .. 16 |
| 2.109 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Post Code | ISO Name ISO Definition XML Tag Type ISO Length SEPA Length | Post Code Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. PstCd Max16Text 1 .. 16 1 .. 16 |
| 2.110 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Town Name | ISO Name ISO Definition XML Tag Type ISO Length SEPA Length | Town Name Name of a built-up area, with defined boundaries, and a local government. TwnNm Max35Text 1 .. 35 1 .. 35 |
| 2.111 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Country Sub Division | ISO Name ISO Definition XML Tag Type ISO Length SEPA Length | Country Sub Division Identifies a subdivision of a country such as state, region, county. CtrySubDvsn Max35Text 1 .. 35 1 .. 35 |
| 2.112 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Country | ISO Name ISO Definition XML Tag Type Pattern | Country Nation with its own government. Ctry CountryCode [A-Z]{2,2} |
| 2.113 | 0..2 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++Postal Address ++++Address Line | SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length | <i>Only two occurrences are allowed.</i> Address Line Information that locates and identifies a specific address, as defined by postal services, presented in free format text. AdrLine Max70Text 1 .. 70 1 .. 70 |
| 2.114 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++Identification | SEPA Rulebook ISO Name ISO Definition XML Tag Type | <i>AT-27 Debtor identification code.</i> Identification Unique and unambiguous identification of a party. Id Party6Choice |
| | 1..1 | | XML Tag | xs:choice |
| 2.115 | 1..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++Identification ++++Organisation Identification | SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type | <i>Either 'BIC or BEI' or one occurrence of 'Other' is allowed.</i> Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification4 |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|-------|-----------|--|--|
| 2.116 | 1..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++Identification ++++Private Identification | <i>SEPA Usage Rule(s)</i> Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. ISO Name Private Identification ISO Definition Unique and unambiguous identification of a person, eg, passport. XML Tag PrvtId Type PersonIdentification5 |
| 2.117 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++Country Of Residence | ISO Name Country Of Residence ISO Definition Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. XML Tag CtryOfRes Type CountryCode Pattern [A-Z]{2,2} |
| 2.118 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor +++Contact Details | ISO Name Contact Details ISO Definition Set of elements used to indicate how to contact the party. XML Tag CtctDtls Type ContactDetails2 |
| 2.119 | 1..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor Account | <i>SEPA Rulebook</i> AT-07 Account number of the Debtor. <i>SEPA Usage Rule(s)</i> Only IBAN is allowed. ISO Name Debtor Account ISO Definition Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. XML Tag DbtrAcct Type CashAccount16 |
| 2.120 | 1..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor Agent | <i>SEPA Rulebook</i> AT-13 BIC of Debtor's Bank. <i>SEPA Usage Rule(s)</i> Only BIC is allowed. ISO Name Debtor Agent ISO Definition Financial institution servicing an account for the debtor. XML Tag DbtrAgt Type BranchAndFinancialInstitutionIdentification4 |
| 2.121 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Debtor Agent Account | ISO Name Debtor Agent Account ISO Definition Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. XML Tag DbtrAgtAcct Type CashAccount16 |
| 2.122 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate Debtor | <i>SEPA Usage Rule(s)</i> Mandatory if given by the Creditor in 'pain.008.001.02' and must be forwarded through the payment chain up to the Debtor. ISO Name Ultimate Debtor ISO Definition Ultimate party that owes an amount of money to the (ultimate) creditor. XML Tag UltmtDbtr Type PartyIdentification32 |
| 2.123 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate Debtor +++Name | <i>SEPA Rulebook</i> AT-15 Name of the Debtor Reference Party. <i>SEPA Usage Rule(s)</i> 'Name' is limited to 70 characters in length. ISO Name Name ISO Definition Name by which a party is known and which is usually used to identify that party. XML Tag Nm Type Max140Text ISO Length 1 .. 140 SEPA Length 1 .. 70 |

| # | SEPA Mult | Message Element | SEPA Core Requirements | |
|-------|-----------|--|--|---|
| 2.124 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate Debtor +++Postal Address | ISO Name ISO Definition XML Tag Type | Postal Address Information that locates and identifies a specific address, as defined by postal services. PstAdr PostalAddress6 |
| 2.125 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate Debtor +++Identification | SEPA Rulebook ISO Name ISO Definition XML Tag Type | <i>AT-37 Identification code of the Debtor Reference Party.</i> Identification Unique and unambiguous identification of a party. Id Party6Choice |
| | 1..1 | | XML Tag | xs:choice |
| 2.126 | 1..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate Debtor +++Identification ++++Organisation Identification | SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type | <i>Either 'BIC or BEI' or one occurrence of 'Other' is allowed.</i> Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification4 |
| 2.127 | 1..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate Debtor +++Identification ++++Private Identification | SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type | <i>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</i> Private Identification Unique and unambiguous identification of a person, eg, passport. PrvtId PersonIdentification5 |
| 2.128 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate Debtor +++Country Of Residence | ISO Name ISO Definition XML Tag Type Pattern | Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2} |
| 2.129 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Ultimate Debtor +++Contact Details | ISO Name ISO Definition XML Tag Type | Contact Details Set of elements used to indicate how to contact the party. CtctDtls ContactDetails2 |
| 2.130 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Purpose | SEPA Rulebook ISO Name ISO Definition XML Tag Type | <i>AT-58 Purpose of the Collection.</i> Purpose Underlying reason for the payment transaction. Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain. Purp Purpose2Choice |
| | 1..1 | | XML Tag | xs:choice |
| 2.131 | 1..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Purpose +++Code | ISO Name ISO Definition XML Tag Type ISO Length SEPA Length | Code Underlying reason for the payment transaction, as published in an external purpose code list. Cd ExternalPurpose1Code 1 .. 4 1 .. 4 |

| # | SEPA Mult | Message Element | SEPA Core Requirements | |
|-------|-----------|---|--|---|
| 2.132 | 1..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Purpose +++Proprietary | ISO Name ISO Definition XML Tag Type ISO Length SEPA Length | Proprietary Purpose, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35 |
| 2.133 | 0..10 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Regulatory Reporting | ISO Name ISO Definition XML Tag Type | Regulatory Reporting Information needed due to regulatory and statutory requirements. RgltryRptg RegulatoryReporting3 |
| 2.134 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Related Remittance Information | ISO Name ISO Definition XML Tag Type | Related Remittance Information Set of elements used to provide information related to the handling of the remittance information by any of the agents in the transaction processing chain. RltdRmtInf RemittanceLocation2 |
| 2.135 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Remittance Information | SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type | <i>AT-22 Remittance information from the Creditor. Either 'Structured' or 'Unstructured' may be present.</i> Remittance Information Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. RmtInf RemittanceInformation5 |
| 2.136 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Remittance Information +++Unstructured | SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length | <i>'Unstructured' may carry structured remittance information, as agreed between the Creditor and the Debtor. Only one occurrence of 'Unstructured' is allowed.</i> Unstructured Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form. Ustrd Max140Text 1 .. 140 1 .. 140 |
| 2.137 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Remittance Information +++Structured | SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type | <i>Only one occurrence of 'Structured' is allowed. 'Structured' can be used, provided the tags and the data within the 'Structured' element do not exceed 140 characters in length.</i> Structured Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form. Strd StructuredRemittanceInformation7 |
| 2.138 | 0..n | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Referred Document Information | ISO Name ISO Definition XML Tag Type | Referred Document Information Set of elements used to identify the documents referred to in the remittance information. RfrdDocInf ReferredDocumentInformation3 |

| # | SEPA Mult | Message Element | SEPA Core Requirements | |
|-------|-----------|--|--|---|
| 2.139 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Referred Document Amount | ISO Name ISO Definition XML Tag Type | Referred Document Amount Set of elements used to provide details on the amounts of the referred document. RfrdDocAmt RemittanceAmount1 |
| 2.140 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information | SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type | When present, the Debtor Bank is not obliged to validate the reference information. When used both 'Type' and 'Reference' must be present. Creditor Reference Information Reference information provided by the creditor to allow the identification of the underlying documents. CdtrRefInf CreditorReferenceInformation2 |
| 2.141 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Type | ISO Name ISO Definition XML Tag Type | Type Specifies the type of creditor reference. Tp CreditorReferenceType2 |
| 2.142 | 1..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Type ++++++Code Or Proprietary | ISO Name ISO Definition XML Tag Type | Code Or Proprietary Coded or proprietary format creditor reference type. CdOrPrtry CreditorReferenceType1Choice |
| | 1..1 | | XML Tag | xs:choice |
| 2.143 | 1..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Type ++++++Code Or Proprietary +++++++Code | SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type | Only 'SCOR' is allowed. Code Type of creditor reference, in a coded form. Cd DocumentType3Code |
| | | | SEPA Code Restrictions | |
| | | | SCOR | StructuredCommunicationReference Document is a structured communication reference provided by the creditor to identify the referred transaction. |
| 2.144 | 1..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Type ++++++Code Or Proprietary +++++++Proprietary | ISO Name ISO Definition XML Tag Type ISO Length SEPA Length | Proprietary Creditor reference type, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35 |
| 2.145 | 0..1 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Type ++++++Issuer | ISO Name ISO Definition XML Tag Type ISO Length SEPA Length | Issuer Entity that assigns the credit reference type. Issr Max35Text 1 .. 35 1 .. 35 |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|-------|--------------|--|--|
| 2.146 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Reference | <p>SEPA Usage Rule(s) <i>If a 'Reference' contains a check digit, the receiving bank is not required to validate this. If the receiving bank validates the check digit and if this validation fails, the bank may continue its processing and send the transaction to the next party in the chain. RF Creditor Reference may be used (ISO 11649).</i></p> <p>ISO Name ISO Definition Reference Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.</p> <p>Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money.</p> <p>If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification.</p> <p>XML Tag Type ISO Length SEPA Length Ref Max35Text 1 .. 35 1 .. 35</p> |
| 2.147 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Invoicer | <p>ISO Name ISO Definition Invoicer Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.</p> <p>XML Tag Type Invcr PartyIdentification32</p> |
| 2.148 | 0..1 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Invoicee | <p>ISO Name ISO Definition Invoicee Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.</p> <p>XML Tag Type Invcee PartyIdentification32</p> |
| 2.149 | 0..3 | FITo FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Additional Remittance Information | <p>ISO Name ISO Definition Additional Remittance Information Additional information, in free text form, to complement the structured remittance information.</p> <p>XML Tag Type ISO Length SEPA Length AddtlRmtInf Max140Text 1 .. 140 1 .. 140</p> |

2.2 Inter-bank Direct Debit Return/Refund of a Collection (DS-05)

2.2.1 Use of the Payment Return (pacs.004.001.02)

The Payment Return is the message used to transport the direct debit return/refund instruction from the Debtor Bank to the Creditor Bank, directly or through intermediaries. If the 'Return Originator' contains a 'Name', this means that the message is being used as a Refund. If the 'Return Originator' contains a BIC, this means that the message is being used as a Return.

This message caters for bulk and single direct debit return/refund instructions.

This message caters for Interchange Fees in the return of a collection.

Note: Attribute AT-R1 is implied by the Message Name, 'pacs.004.001.02' the 'Original Message Name Identification', 'pacs.003.001.02'.

Note: Message elements under the 'Original Transaction Reference' sequence are based on DS-04 attributes.

Note: The mixing of different 'Local Instrument' values under 'Original Transaction Reference' is not allowed in the same message.

| # | SEPA Mult | Message Element | SEPA Core Requirements | |
|-----|-----------|---|--|---|
| | | Document | XML Tag Type | Document Document |
| | 1..1 | Payment Return V02 | ISO Name ISO Definition XML Tag Type | Payment Return V02 The PaymentReturn message is sent by an agent to the previous agent in the payment chain to undo a payment previously settled. PmtRtr PaymentReturnV02 |
| 1.0 | 1..1 | Payment Return V02 +Group Header | ISO Name ISO Definition XML Tag Type | Group Header Set of characteristics shared by all individual transactions included in the message. GrpHdr GroupHeader38 |
| 1.1 | 1..1 | Payment Return V02 +Group Header ++Message Identification | ISO Name ISO Definition XML Tag Type ISO Length SEPA Length | Message Identification Point to point reference, as assigned by the instructing party and sent to the next party in the chain, to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. MsgId Max35Text 1 .. 35 1 .. 35 |
| 1.2 | 1..1 | Payment Return V02 +Group Header ++Creation Date Time | ISO Name ISO Definition XML Tag Type | Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime |
| 1.3 | 0..2 | Payment Return V02 +Group Header ++Authorisation | ISO Name ISO Definition XML Tag Type | Authorisation User identification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message. Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side. The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a party different from the initiating party. Authstn Authorisation1Choice |
| 1.4 | 0..1 | Payment Return V02 +Group Header ++Batch Booking | ISO Name ISO Definition XML Tag Type | Batch Booking Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking. BtchBookg BatchBookingIndicator |
| 1.5 | 1..1 | Payment Return V02 +Group Header ++Number Of Transactions | ISO Name ISO Definition XML Tag Type Pattern | Number Of Transactions Number of individual transactions contained in the message. NbOfTx Max15NumericText [0-9]{1,15} |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|------|-----------|---|--|
| 1.6 | 0..1 | Payment Return V02 +Group Header ++Control Sum | <p>ISO Name Control Sum</p> <p>ISO Definition Total of all individual amounts included in the message, irrespective of currencies.</p> <p>XML Tag CtrlSum</p> <p>Type DecimalNumber</p> <p>SEPA FractDigits 17</p> <p>TotalDigits 18</p> |
| 1.7 | 0..1 | Payment Return V02 +Group Header ++Group Return | <p>ISO Name Group Return</p> <p>ISO Definition Indicates whether the return applies to the whole group of transactions or to individual transactions within the original group(s).</p> <p>XML Tag GrpRtr</p> <p>Type TrueFalseIndicator</p> |
| 1.8 | 1..1 | Payment Return V02 +Group Header ++Total Returned Interbank Settlement Amount | <p>SEPA Usage Rule(s) <i>Mandatory</i> <i>Only 'EUR' is allowed.</i> <i>Amount must be 0.01 or more and 99999999999999.99 or less.</i> <i>The fractional part has a maximum of two digits.</i></p> <p>SEPA Format Rule(s)</p> <p>ISO Name Total Returned Interbank Settlement Amount</p> <p>ISO Definition Total amount of money moved between the instructing agent and the instructed agent in the return message.</p> <p>XML Tag TtlRtrdIntrBkSttlmAmt</p> <p>Type ActiveCurrencyAndAmount</p> <p>SEPA FractDigits 2</p> <p>TotalDigits 18</p> <p>SEPA Inclusive 0.01 .. 99999999999999.99</p> |
| 1.9 | 1..1 | Payment Return V02 +Group Header ++Interbank Settlement Date | <p>SEPA Rulebook AT-R4 Settlement Date for Return.</p> <p>SEPA Usage Rule(s) <i>Mandatory</i></p> <p>ISO Name Interbank Settlement Date</p> <p>ISO Definition Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.</p> <p>XML Tag IntrBkSttlmDt</p> <p>Type ISODate</p> |
| 1.10 | 1..1 | Payment Return V02 +Group Header ++Settlement Information | <p>ISO Name Settlement Information</p> <p>ISO Definition Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed.</p> <p>XML Tag SttlmInf</p> <p>Type SettlementInformation13</p> |
| 1.11 | 1..1 | Payment Return V02 +Group Header ++Settlement Information +++Settlement Method | <p>SEPA Usage Rule(s) <i>Only CLRG, INGA and INDA are allowed.</i></p> <p>ISO Name Settlement Method</p> <p>ISO Definition Method used to settle the (batch of) payment instructions.</p> <p>XML Tag SttlmMtd</p> <p>Type SettlementMethod1Code</p> <p>SEPA Code Restrictions</p> <p>CLRG <i>ClearingSystem</i> <i>Settlement is done through a payment clearing system.</i></p> <p>INDA <i>InstructedAgent</i> <i>Settlement is done by the agent instructed to execute a payment instruction.</i></p> <p>INGA <i>InstructingAgent</i> <i>Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.</i></p> |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|------|--------------|---|--|
| 1.12 | 0..1 | Payment Return V02 +Group Header ++Settlement Information +++Settlement Account | <i>SEPA Usage Rule(s)</i> Only 'Identification' is allowed. ISO Name Settlement Account ISO Definition A specific purpose account used to post debit and credit entries as a result of the transaction. XML Tag SttlmAcct Type CashAccount16 |
| 1.13 | 0..1 | Payment Return V02 +Group Header ++Settlement Information +++Clearing System | ISO Name Clearing System ISO Definition Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed. XML Tag ClrSys Type ClearingSystemIdentification3Choice |
| 1.14 | 0..1 | Payment Return V02 +Group Header ++Settlement Information +++Instructing Reimbursement Agent | ISO Name Instructing Reimbursement Agent ISO Definition Agent through which the instructing agent will reimburse the instructed agent. Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used. XML Tag InstgRmbrsmntAgt Type BranchAndFinancialInstitutionIdentification4 |
| 1.15 | 0..1 | Payment Return V02 +Group Header ++Settlement Information +++Instructing Reimbursement Agent Account | ISO Name Instructing Reimbursement Agent Account ISO Definition Unambiguous identification of the account of the instructing reimbursement agent account at its servicing agent in the payment chain. XML Tag InstgRmbrsmntAgtAcct Type CashAccount16 |
| 1.16 | 0..1 | Payment Return V02 +Group Header ++Settlement Information +++Instructed Reimbursement Agent | ISO Name Instructed Reimbursement Agent ISO Definition Agent at which the instructed agent will be reimbursed. Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch. Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used. XML Tag InstdRmbrsmntAgt Type BranchAndFinancialInstitutionIdentification4 |
| 1.17 | 0..1 | Payment Return V02 +Group Header ++Settlement Information +++Instructed Reimbursement Agent Account | ISO Name Instructed Reimbursement Agent Account ISO Definition Unambiguous identification of the account of the instructed reimbursement agent account at its servicing agent in the payment chain. XML Tag InstdRmbrsmntAgtAcct Type CashAccount16 |
| 1.18 | 0..1 | Payment Return V02 +Group Header ++Settlement Information +++Third Reimbursement Agent | ISO Name Third Reimbursement Agent ISO Definition Agent at which the instructed agent will be reimbursed. Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch. XML Tag ThrdrRmbrsmntAgt Type BranchAndFinancialInstitutionIdentification4 |

| # | SEPA Mult | Message Element | SEPA Core Requirements | |
|------|-----------|---|--|--|
| 1.19 | 0..1 | Payment Return V02 +Group Header ++Settlement Information +++Third Reimbursement Agent Account | ISO Name ISO Definition XML Tag Type | Third Reimbursement Agent Account Unambiguous identification of the account of the third reimbursement agent account at its servicing agent in the payment chain. ThrdRmbrsmntAgtAcct CashAccount16 |
| 1.20 | 0..1 | Payment Return V02 +Group Header ++Instructing Agent | SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type | <i>Only BIC is allowed.</i> Instructing Agent Agent that instructs the next party in the chain to carry out the (set of) instruction(s). Usage: The instructing agent is the party sending the return message and not the party that sent the original instruction that is being returned. InstgAgt BranchAndFinancialInstitutionIdentification4 |
| 1.21 | 0..1 | Payment Return V02 +Group Header ++Instructed Agent | SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type | <i>Only BIC is allowed.</i> Instructed Agent Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). Usage: The instructed agent is the party receiving the return message and not the party that received the original instruction that is being returned. InstdAgt BranchAndFinancialInstitutionIdentification4 |
| 2.0 | 0..1 | Payment Return V02 +Original Group Information | SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type | <i>Element 'Original Group Information' must be present either here or under '+Transaction Information'</i> Original Group Information Information concerning the original group of transactions, to which the message refers. OrgnlGrpInf OriginalGroupInformation21 |
| 2.1 | 1..1 | Payment Return V02 +Original Group Information ++Original Message Identification | ISO Name ISO Definition XML Tag Type ISO Length SEPA Length | Original Message Identification Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. OrgnlMsgId Max35Text 1 .. 35 1 .. 35 |
| 2.2 | 1..1 | Payment Return V02 +Original Group Information ++Original Message Name Identification | ISO Name ISO Definition XML Tag Type ISO Length SEPA Length | Original Message Name Identification Specifies the original message name identifier to which the message refers. OrgnlMsgNmId Max35Text 1 .. 35 1 .. 35 |
| 2.3 | 0..1 | Payment Return V02 +Original Group Information ++Original Creation Date Time | ISO Name ISO Definition XML Tag Type | Original Creation Date Time Date and time at which the original message was created. OrgnlCreDtTm ISODateTime |
| 2.4 | 0..n | Payment Return V02 +Original Group Information ++Return Reason Information | ISO Name ISO Definition XML Tag Type | Return Reason Information Set of elements used to provide detailed information on the return reason. RtrRsnInf ReturnReasonInformation9 |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|-----|-----------|---|---|
| 3.0 | 1..n | Payment Return V02 +Transaction Information | <p>SEPA Usage Rule(s) <i>Mandatory</i></p> <p>ISO Name Transaction Information</p> <p>ISO Definition Information concerning the original transactions, to which the return message refers.</p> <p>XML Tag TxInf</p> <p>Type PaymentTransactionInformation27</p> |
| 3.1 | 1..1 | Payment Return V02 +Transaction Information ++Return Identification | <p>SEPA Rulebook <i>AT-R5 Specific Reference of the Bank Initiating the return/refund.</i></p> <p>SEPA Usage Rule(s) <i>Mandatory</i></p> <p>ISO Name Return Identification</p> <p>ISO Definition Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the returned transaction. Usage: The instructing party is the party sending the return message and not the party that sent the original instruction that is being returned.</p> <p>XML Tag RtrId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p> |
| 3.2 | 0..1 | Payment Return V02 +Transaction Information ++Original Group Information | <p>SEPA Usage Rule(s) <i>Element 'Original Group Information' must be present either here or in '+Original Group Information'.</i></p> <p>ISO Name Original Group Information</p> <p>ISO Definition Set of elements used to provide information on the original message.</p> <p>XML Tag OrgnlGrpInf</p> <p>Type OriginalGroupInformation3</p> |
| 3.3 | 1..1 | Payment Return V02 +Transaction Information ++Original Group Information +++Original Message Identification | <p>ISO Name Original Message Identification</p> <p>ISO Definition Point to point reference assigned by the original instructing party to unambiguously identify the original group of individual transactions.</p> <p>XML Tag OrgnlMsgId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p> |
| 3.4 | 1..1 | Payment Return V02 +Transaction Information ++Original Group Information +++Original Message Name Identification | <p>ISO Name Original Message Name Identification</p> <p>ISO Definition Specifies the original message name identifier to which the message refers, eg, pacs.003.001.01 or MT103.</p> <p>XML Tag OrgnlMsgNmId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p> |
| 3.5 | 0..1 | Payment Return V02 +Transaction Information ++Original Group Information +++Original Creation Date Time | <p>ISO Name Original Creation Date Time</p> <p>ISO Definition Original date and time at which the message was created.</p> <p>XML Tag OrgnlCreDtTm</p> <p>Type ISODateTime</p> |
| 3.6 | 0..1 | Payment Return V02 +Transaction Information ++Original Instruction Identification | <p>SEPA Usage Rule(s) <i>Mandatory if provided in the original instruction.</i></p> <p>ISO Name Original Instruction Identification</p> <p>ISO Definition Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.</p> <p>XML Tag OrgnlInstrId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p> |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|------|-----------|--|---|
| 3.7 | 1..1 | Payment Return V02 +Transaction Information ++Original End To End Identification | <p>SEPA Rulebook AT-10 Creditor's reference to the Collection.</p> <p>SEPA Usage Rule(s) Mandatory</p> <p>ISO Name Original End To End Identification</p> <p>ISO Definition Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.</p> <p>XML Tag OrgnlEndToEndId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p> |
| 3.8 | 1..1 | Payment Return V02 +Transaction Information ++Original Transaction Identification | <p>SEPA Rulebook AT-43 Creditor bank's reference of the Collection.</p> <p>SEPA Usage Rule(s) Mandatory</p> <p><i>Must contain a reference that is meaningful to the Creditor Bank and is unique over time.</i></p> <p>ISO Name Original Transaction Identification</p> <p>ISO Definition Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.</p> <p>XML Tag OrgnlTxId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p> |
| 3.9 | 0..1 | Payment Return V02 +Transaction Information ++Original Clearing System Reference | <p>ISO Name Original Clearing System Reference</p> <p>ISO Definition Unique reference, as assigned by the original clearing system, to unambiguously identify the original instruction.</p> <p>XML Tag OrgnlClrSysRef</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p> |
| 3.10 | 1..1 | Payment Return V02 +Transaction Information ++Original Interbank Settlement Amount | <p>SEPA Rulebook AT-06 Amount of the Collection in euro.</p> <p>SEPA Usage Rule(s) Mandatory</p> <p><i>Only 'EUR' is allowed.</i></p> <p><i>Amount must be 0.01 or more and 999999999.99 or less.</i></p> <p>SEPA Format Rule(s) <i>The fractional part has a maximum of two digits.</i></p> <p>ISO Name Original Interbank Settlement Amount</p> <p>ISO Definition Amount of money, as provided in the original transaction, to be moved between the instructing agent and the instructed agent.</p> <p>XML Tag OrgnlIntrBkSttlmAmt</p> <p>Type ActiveOrHistoricCurrencyAndAmount</p> <p>SEPA FractDigits 2</p> <p>TotalDigits 18</p> <p>SEPA Inclusive 0.01 .. 999999999.99</p> |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|------|-----------|--|---|
| 3.11 | 1..1 | Payment Return V02 +Transaction Information ++Returned Interbank Settlement Amount | <p>SEPA Usage Rule(s) Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. Element is equal to the sum of 'Original Interbank Settlement Amount', 'Compensation Amount' and 'Amount' in 'Charges Information'. The fractional part has a maximum of two digits.</p> <p>SEPA Format Rule(s)</p> <p>ISO Name Returned Interbank Settlement Amount ISO Definition Amount of money moved between the instructing agent and the instructed agent in the returned transaction.</p> <p>XML Tag RtrdIntrBkStlmAmt Type ActiveCurrencyAndAmount SEPA FractDigits 2 TotalDigits 18 SEPA Inclusive 0.01 .. 999999999.99</p> |
| 3.12 | 0..1 | Payment Return V02 +Transaction Information ++Interbank Settlement Date | <p>ISO Name Interbank Settlement Date ISO Definition Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.</p> <p>Usage: the InterbankSettlementDate is the interbank settlement date of the return message, and not of the original instruction.</p> <p>XML Tag IntrBkStlmDt Type ISODate</p> |
| 3.13 | 0..1 | Payment Return V02 +Transaction Information ++Returned Instructed Amount | <p>SEPA Usage Rule(s) Only allowed in the case an Interchange Fee is included, i.e., 'Amount' under 'Charges Information' is used. Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. The fractional part has a maximum of two digits.</p> <p>SEPA Format Rule(s)</p> <p>ISO Name Returned Instructed Amount ISO Definition Amount of money to be moved between the debtor and the creditor, before deduction of charges, in the returned transaction.</p> <p>XML Tag RtrdInstdAmt Type ActiveOrHistoricCurrencyAndAmount SEPA FractDigits 2 TotalDigits 18 SEPA Inclusive 0.01 .. 999999999.99</p> |
| 3.14 | 0..1 | Payment Return V02 +Transaction Information ++Exchange Rate | <p>ISO Name Exchange Rate ISO Definition Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency.</p> <p>XML Tag XchgRate Type BaseOneRate SEPA FractDigits 10 TotalDigits 11</p> |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|------|-----------|--|--|
| 3.15 | 0..1 | Payment Return V02 +Transaction Information ++Compensation Amount | <p>SEPA Rulebook AT-R6 Refund compensation recovered by the Debtor bank from the Creditor bank.</p> <p>SEPA Usage Rule(s) 'Compensation Amount' only applies to refunds, which is indicated by the presence of 'Name' in 'Return Originator'. Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less.</p> <p>SEPA Format Rule(s) The fractional part has a maximum of two digits.</p> <p>ISO Name Compensation Amount</p> <p>ISO Definition Amount of money asked or paid as compensation for the processing of the instruction.</p> <p>XML Tag CompstnAmt</p> <p>Type ActiveOrHistoricCurrencyAndAmount</p> <p>SEPA FractDigits 2</p> <p>TotalDigits 18</p> <p>SEPA Inclusive 0.01 .. 999999999.99</p> |
| 3.16 | 0..1 | Payment Return V02 +Transaction Information ++Charge Bearer | <p>SEPA Usage Rule(s) Only 'SLEV' is allowed.</p> <p>ISO Name Charge Bearer</p> <p>ISO Definition Specifies which party/parties will bear the charges associated with the processing of the payment transaction.</p> <p>Usage: The ChargeBearer applies to the return message, not to the original instruction.</p> <p>XML Tag ChrgBr</p> <p>Type ChargeBearerType1Code</p> <p>SEPA Code Restrictions</p> <p>SLEV FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.</p> |
| 3.17 | 0..1 | Payment Return V02 +Transaction Information ++Charges Information | <p>SEPA Usage Rule(s) Only one occurrence is allowed.</p> <p>ISO Name Charges Information</p> <p>ISO Definition Provides information on the charges to be paid by the charge bearer(s) related to the processing of the return transaction.</p> <p>XML Tag ChrgsInf</p> <p>Type ChargesInformation5</p> |
| 3.18 | 1..1 | Payment Return V02 +Transaction Information ++Charges Information +++Amount | <p>SEPA Rulebook AT-R8 Amount of the Interchange Fee.</p> <p>SEPA Usage Rule(s) Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less.</p> <p>SEPA Format Rule(s) The fractional part has a maximum of two digits.</p> <p>ISO Name Amount</p> <p>ISO Definition Transaction charges to be paid by the charge bearer.</p> <p>XML Tag Amt</p> <p>Type ActiveOrHistoricCurrencyAndAmount</p> <p>SEPA FractDigits 2</p> <p>TotalDigits 18</p> <p>SEPA Inclusive 0.01 .. 999999999.99</p> |
| 3.19 | 1..1 | Payment Return V02 +Transaction Information ++Charges Information +++Party | <p>ISO Name Party</p> <p>ISO Definition Party that takes the transaction charges or to which the transaction charges are due.</p> <p>XML Tag Pty</p> <p>Type BranchAndFinancialInstitutionIdentification4</p> |

| # | SEPA Mult | Message Element | SEPA Core Requirements | |
|------|-----------|---|--|--|
| 3.20 | 1..1 | Payment Return V02 +Transaction Information ++Charges Information +++Party ++++Financial Institution Identification | <i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type | <i>AT-13 BIC of the Debtor Bank.</i> Financial Institution Identification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. FinInstnId FinancialInstitutionIdentification7 |
| 3.21 | 0..1 | Payment Return V02 +Transaction Information ++Charges Information +++Party ++++Branch Identification | ISO Name ISO Definition XML Tag Type | Branch Identification Identifies a specific branch of a financial institution. Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level. BrnchId BranchData2 |
| 3.22 | 0..1 | Payment Return V02 +Transaction Information ++Instructing Agent | <i>SEPA Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type | <i>Only BIC is allowed.</i> Instructing Agent Agent that instructs the next party in the chain to carry out the (set of) instruction(s). Usage: The instructing agent is the party sending the return message and not the party that sent the original instruction that is being returned. InstgAgt BranchAndFinancialInstitutionIdentification4 |
| 3.23 | 0..1 | Payment Return V02 +Transaction Information ++Instructed Agent | <i>SEPA Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type | <i>Only BIC is allowed.</i> Instructed Agent Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). Usage: The instructed agent is the party receiving the return message and not the party that received the original instruction that is being returned. InstdAgt BranchAndFinancialInstitutionIdentification4 |
| 3.24 | 1..1 | Payment Return V02 +Transaction Information ++Return Reason Information | <i>SEPA Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type | <i>Mandatory</i> <i>Only one occurrence of 'Return Reason Information' is allowed.</i> Return Reason Information Set of elements used to provide detailed information on the return reason. RtrRsnInf ReturnReasonInformation9 |
| 3.25 | 1..1 | Payment Return V02 +Transaction Information ++Return Reason Information +++Originator | <i>SEPA Rulebook</i> <i>SEPA Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type | <i>AT-R2 Identification of the type of party initiating the r-message.</i> <i>Mandatory</i> <i>Limited to BIC to identify the bank originating the return (including the refusal returned after settlement) or to 'Name' to identify the Debtor in case of refunds.</i> <i>'Name' is limited to 70 characters in length.</i> Originator Party that issues the return. Orgtr PartyIdentification32 |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|------|--------------|--|---|
| 3.26 | 1..1 | Payment Return V02 +Transaction Information ++Return Reason Information +++Reason | <i>SEPA Rulebook</i> AT-R3 Reason Code for Non-Acceptance. <i>SEPA Usage Rule(s)</i> Mandatory ISO Name Reason ISO Definition Specifies the reason for the return. XML Tag Rsn Type ReturnReason5Choice |
| | 1..1 | | XML Tag xs:choice |
| 3.27 | 1..1 | Payment Return V02 +Transaction Information ++Return Reason Information +++Reason ++++Code | <i>SEPA Rulebook</i> See Message Element Specifications below. ISO Name Code ISO Definition Reason for the return, as published in an external reason code list. XML Tag Cd Type ExternalReturnReason1Code ISO Length 1 .. 4 <i>SEPA Length</i> 1 .. 4 |
| 3.28 | 1..1 | Payment Return V02 +Transaction Information ++Return Reason Information +++Reason ++++Proprietary | ISO Name Proprietary ISO Definition Reason for the return, in a proprietary form. XML Tag Prtry Type Max35Text ISO Length 1 .. 35 <i>SEPA Length</i> 1 .. 35 |
| 3.29 | 0..n | Payment Return V02 +Transaction Information ++Return Reason Information +++Additional Information | ISO Name Additional Information ISO Definition Further details on the return reason. XML Tag AddtInf Type Max105Text ISO Length 1 .. 105 <i>SEPA Length</i> 1 .. 105 |
| 3.30 | 1..1 | Payment Return V02 +Transaction Information ++Original Transaction Reference | <i>SEPA Rulebook</i> An exact copy of all attributes of the received DS-04 which is being returned. <i>SEPA Usage Rule(s)</i> Mandatory The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction, as defined within the following elements. ISO Name Original Transaction Reference ISO Definition Set of key elements used to identify the original transaction that is being referred to. XML Tag OrgnlTxRef Type OriginalTransactionReference13 |
| 3.31 | 0..1 | Payment Return V02 +Transaction Information ++Original Transaction Reference +++Interbank Settlement Amount | ISO Name Interbank Settlement Amount ISO Definition Amount of money moved between the instructing agent and the instructed agent. XML Tag IntrBkSttlmAmt Type ActiveOrHistoricCurrencyAndAmount <i>SEPA FractDigits</i> 5 TotalDigits 18 <i>SEPA Inclusive</i> 0 .. |
| 3.32 | 0..1 | Payment Return V02 +Transaction Information ++Original Transaction Reference +++Amount | ISO Name Amount ISO Definition Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. XML Tag Amt Type AmountType3Choice |

| # | SEPA Mult | Message Element | SEPA Core Requirements | |
|------|-----------|---|---|---|
| 3.33 | 0..1 | Payment Return V02 +Transaction Information ++Original Transaction Reference +++Interbank Settlement Date | <i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type | <i>AT-26 Settlement date of the Collection.</i> Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. IntrBkSttlmDt ISODate |
| 3.34 | 0..1 | Payment Return V02 +Transaction Information ++Original Transaction Reference +++Requested Collection Date | <i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type | <i>AT-11 Due date of the Collection.</i> Requested Collection Date Date and time at which the creditor requests that the amount of money is to be collected from the debtor. ReqdColltnDt ISODate |
| 3.35 | 0..1 | Payment Return V02 +Transaction Information ++Original Transaction Reference +++Requested Execution Date | ISO Name ISO Definition XML Tag Type | Requested Execution Date Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. ReqdExctnDt ISODate |
| 3.36 | 1..1 | Payment Return V02 +Transaction Information ++Original Transaction Reference +++Creditor Scheme Identification | <i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type | <i>AT-02 Identifier of the Creditor.</i> Creditor Scheme Identification Credit party that signs the mandate. CdtrSchmeld PartyIdentification32 |
| 3.37 | 0..1 | Payment Return V02 +Transaction Information ++Original Transaction Reference +++Settlement Information | ISO Name ISO Definition XML Tag Type | Settlement Information Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed. SttlmInf SettlementInformation13 |
| 3.38 | 0..1 | Payment Return V02 +Transaction Information ++Original Transaction Reference +++Payment Type Information | <i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type | <i>AT-20 Identification code of the Scheme.</i> <i>AT-21 Transaction / Sequence Type.</i> <i>AT-59 Category purpose of the Collection.</i> Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation22 |
| 3.39 | 0..1 | Payment Return V02 +Transaction Information ++Original Transaction Reference +++Payment Method | ISO Name ISO Definition XML Tag Type | Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod4Code |

| # | SEPA Mult | Message Element | SEPA Core Requirements | |
|------|-----------|--|--|---|
| 3.40 | 1..1 | Payment Return V02 +Transaction Information ++Original Transaction Reference +++Mandate Related Information | <p><i>SEPA Rulebook</i></p> <p>ISO Name ISO Definition</p> <p>XML Tag Type</p> | <p><i>AT-01 Unique Mandate reference.</i> <i>AT-16 Placeholder for the electronic signature data, if applicable.</i> <i>AT-17 The type of Mandate (paper or e-mandate).</i> <i>AT-18 Identifier of the original Creditor who issued the Mandate.</i> <i>AT-19 Unique mandate reference as given by the original creditor who issued the mandate.</i> <i>AT-24 Reason for Amendment of the Mandate.</i> <i>AT-25 Signing date of the Mandate.</i> <i>AT-60 Reference of the validation made by the Debtor Bank (if present in DS-03).</i></p> <p>Mandate Related Information Set of elements used to provide further details of the mandate signed between the creditor and the debtor. MndtRltdInf MandateRelatedInformation6</p> |
| 3.41 | 0..1 | Payment Return V02 +Transaction Information ++Original Transaction Reference +++Remittance Information | <p><i>SEPA Rulebook</i></p> <p>ISO Name ISO Definition</p> <p>XML Tag Type</p> | <p><i>AT-22 Remittance information.</i></p> <p>Remittance Information Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. RmtInf RemittanceInformation5</p> |
| 3.42 | 0..1 | Payment Return V02 +Transaction Information ++Original Transaction Reference +++Ultimate Debtor | <p><i>SEPA Rulebook</i></p> <p>ISO Name ISO Definition</p> <p>XML Tag Type</p> | <p><i>AT-15 Name of the Debtor Reference Party.</i> <i>AT-37 Identification code of the Debtor Reference Party.</i></p> <p>Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr PartyIdentification32</p> |
| 3.43 | 0..1 | Payment Return V02 +Transaction Information ++Original Transaction Reference +++Debtor | <p><i>SEPA Rulebook</i></p> <p>ISO Name ISO Definition</p> <p>XML Tag Type</p> | <p><i>AT-14 Name of the Debtor.</i> <i>AT-09 Address of the Debtor.</i> <i>AT-27 Debtor identification.</i></p> <p>Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr PartyIdentification32</p> |
| 3.44 | 0..1 | Payment Return V02 +Transaction Information ++Original Transaction Reference +++Debtor Account | <p><i>SEPA Rulebook</i></p> <p>ISO Name ISO Definition</p> <p>XML Tag Type</p> | <p><i>AT-07 Account number (IBAN) of the Debtor.</i></p> <p>Debtor Account Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. DbtrAcct CashAccount16</p> |
| 3.45 | 0..1 | Payment Return V02 +Transaction Information ++Original Transaction Reference +++Debtor Agent | <p><i>SEPA Rulebook</i></p> <p>ISO Name ISO Definition</p> <p>XML Tag Type</p> | <p><i>AT-13 BIC of the Debtor Bank.</i></p> <p>Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification4</p> |

| # | SEPA Mult | Message Element | SEPA Core Requirements | |
|------|--------------|---|---|--|
| 3.46 | 0..1 | Payment Return V02 +Transaction Information ++Original Transaction Reference +++Debtor Agent Account | ISO Name ISO Definition XML Tag Type | Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount16 |
| 3.47 | 0..1 | Payment Return V02 +Transaction Information ++Original Transaction Reference +++Creditor Agent | SEPA Rulebook ISO Name ISO Definition XML Tag Type | <i>AT-12 BIC of the Creditor Bank.</i> Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification4 |
| 3.48 | 0..1 | Payment Return V02 +Transaction Information ++Original Transaction Reference +++Creditor Agent Account | ISO Name ISO Definition XML Tag Type | Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdtrAgtAcct CashAccount16 |
| 3.49 | 0..1 | Payment Return V02 +Transaction Information ++Original Transaction Reference +++Creditor | SEPA Rulebook ISO Name ISO Definition XML Tag Type | <i>AT-03 Name of the Creditor.</i> <i>AT-05 Address of the Creditor.</i> Creditor Party to which an amount of money is due. Cdtr PartyIdentification32 |
| 3.50 | 0..1 | Payment Return V02 +Transaction Information ++Original Transaction Reference +++Creditor Account | SEPA Rulebook ISO Name ISO Definition XML Tag Type | <i>AT-04 Account number (IBAN) of the Creditor.</i> Creditor Account Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. CdtrAcct CashAccount16 |
| 3.51 | 0..1 | Payment Return V02 +Transaction Information ++Original Transaction Reference +++Ultimate Creditor | SEPA Rulebook ISO Name ISO Definition XML Tag Type | <i>AT-38 Name of the Creditor Reference Party.</i> <i>AT-39 Identification code of the Creditor Reference Party.</i> Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr PartyIdentification32 |

2.2.2 Message Element Specifications

The reasons for an inter-bank **Return** specified in the Rulebook are mapped to the ISO codes as follows:

| ISO Code | ISO Name | SEPA Reason as specified in the Rulebook |
|----------|---|--|
| AC01 | IncorrectAccountNumber | Account identifier incorrect (i.e. invalid IBAN) |
| AC04 | ClosedAccountNumber | Account closed |
| AC06 | BlockedAccount | Account blocked Account blocked for direct debit by the Debtor |
| AG01 | TransactionForbidden | Direct debit forbidden on this account for regulatory reasons |
| AG02 | InvalidBankOperationCode | Operation code/transaction code/sequence type incorrect, invalid file format <i>Usage Rule:</i> To be used to indicate an incorrect 'operation code/transaction code/sequence type' |
| AM04 | InsufficientFunds | Insufficient funds |
| AM05 | Duplication | Duplicate collection |
| BE05 | UnrecognisedInitiatingParty | Identifier of the Creditor incorrect |
| MD01 | NoMandate | No valid Mandate |
| MD07 | EndCustomerDeceased | Debtor deceased |
| MS02 | NotSpecifiedReasonCustomerGenerated | Refusal by the Debtor |
| MS03 | NotSpecifiedReasonAgentGenerated | Reason not specified |
| RC01 | BankIdentifierIncorrect | Bank identifier incorrect (i.e. invalid BIC) |
| RR01 | MissingDebtorAccountOrIdentification | Regulatory Reason |
| RR02 | Missing MissingDebtorNameOrAddress | Regulatory Reason |
| RR03 | MissingCreditorNameOrAddress | Regulatory Reason |
| RR04 | RegulatoryReason | Regulatory Reason |
| SL01 | DueToSpecificServiceOfferedByDebtor Agent | Specific Service offered by the Debtor Bank. |

The reasons for an inter-bank Refund specified in the Rulebook are mapped to the ISO codes as follows:

| ISO Code | ISO Name | SEPA Reason as specified in the Rulebook |
|----------|----------------------------|--|
| MD01 | NoMandate | Unauthorised transaction |
| MD06 | RefundRequestByEndCustomer | Disputed authorised transaction |

2.3 Inter-bank Direct Debit Reject Dataset (DS-05)

2.3.1 Use of the FI to FI Payment Status Report (pacs.002.001.03)

When the code 'RJCT' is used in 'Status Reason' the message transports the Direct Debit Rejection instruction between banks, directly or through intermediaries.

The message caters for bulk and single reject instructions.

Note: Attribute AT-R1 in DS-05 is implied by the 'Message Name', 'pacs.002.001.03', the 'Original Message Name Identification', 'pacs.003.001.02' and 'Status' set to 'RJCT'.

Note: Attribute AT-R4 'Settlement Date for the Reject, Return or Refund' is not applicable.

Note: Message elements under 'Original Transaction Reference' sequence are based on DS-04 attributes.

| # | SEPA Mult | Message Element | SEPA Core Requirements | |
|-----|--------------|---|---|--|
| | | Document | XML Tag Type | Document Document |
| | 1..1 | FITo FIPayment Status Report V03 | ISO Name ISO Definition | FITo FIPayment Status Report V03 The PaymentInitiationStatusReport message is sent by an instructed agent to the payment initiator. It is used to inform this party about the positive or negative status of an instruction (either single, group or file). It is also used to report on a pending instruction. |
| | | | XML Tag Type | FIToFIPmtStsRpt FIToFIPaymentStatusReportV03 |
| 1.0 | 1..1 | FITo FIPayment Status Report V03 +Group Header | ISO Name ISO Definition | Group Header Set of characteristics shared by all individual transactions included in the status report message. |
| | | | XML Tag Type | GrpHdr GroupHeader37 |
| 1.1 | 1..1 | FITo FIPayment Status Report V03 +Group Header ++Message Identification | SEPA Rulebook ISO Name ISO Definition | <i>AT-R5 Specific reference of the bank which initiated the Rejection.</i> Message Identification Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. |
| | | | XML Tag Type ISO Length SEPA Length | MsgId Max35Text 1 .. 35 1 .. 35 |
| 1.2 | 1..1 | FITo FIPayment Status Report V03 +Group Header ++Creation Date Time | ISO Name ISO Definition XML Tag Type | Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime |
| 1.3 | 0..1 | FITo FIPayment Status Report V03 +Group Header ++Instructing Agent | SEPA Usage Rule(s) ISO Name ISO Definition | <i>Only BIC is allowed.</i> Instructing Agent Agent that instructs the next party in the chain to carry out the (set of) instruction(s). Usage: The instructing agent is the party sending the status message and not the party that sent the original instruction that is being reported on. |
| | | | XML Tag Type | InstgAgt BranchAndFinancialInstitutionIdentification4 |
| 1.4 | 0..1 | FITo FIPayment Status Report V03 +Group Header ++Instructed Agent | SEPA Usage Rule(s) ISO Name ISO Definition | <i>Only BIC is allowed.</i> Instructed Agent Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). Usage: The instructed agent is the party receiving the status message and not the party that received the original instruction that is being reported on. |
| | | | XML Tag Type | InstdAgt BranchAndFinancialInstitutionIdentification4 |
| 2.0 | 1..1 | FITo FIPayment Status Report V03 +Original Group Information And Status | ISO Name ISO Definition | Original Group Information And Status Original group information concerning the group of transactions, to which the status report message refers to. |
| | | | XML Tag Type | OrgnlGrpInfAndSts OriginalGroupInformation20 |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|-----|-----------|--|--|
| 2.1 | 1..1 | FITo FIPayment Status Report V03 +Original Group Information And Status ++Original Message Identification | ISO Name Original Message Identification ISO Definition Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. XML Tag OrgnlMsgId Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35 |
| 2.2 | 1..1 | FITo FIPayment Status Report V03 +Original Group Information And Status ++Original Message Name Identification | ISO Name Original Message Name Identification ISO Definition Specifies the original message name identifier to which the message refers. XML Tag OrgnlMsgNmId Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35 |
| 2.3 | 0..1 | FITo FIPayment Status Report V03 +Original Group Information And Status ++Original Creation Date Time | ISO Name Original Creation Date Time ISO Definition Date and time at which the original message was created. XML Tag OrgnlCreDtTm Type ISODateTime |
| 2.4 | 0..1 | FITo FIPayment Status Report V03 +Original Group Information And Status ++Original Number Of Transactions | ISO Name Original Number Of Transactions ISO Definition Number of individual transactions contained in the original message. XML Tag OrgnlNbOfTxS Type Max15NumericText Pattern [0-9]{1,15} |
| 2.5 | 0..1 | FITo FIPayment Status Report V03 +Original Group Information And Status ++Original Control Sum | ISO Name Original Control Sum ISO Definition Total of all individual amounts included in the original message, irrespective of currencies. XML Tag OrgnlCtrlSum Type DecimalNumber SEPA FractDigits 17 TotalDigits 18 |
| 2.6 | 0..1 | FITo FIPayment Status Report V03 +Original Group Information And Status ++Group Status | SEPA Rulebook AT-R1 Type of R Message. SEPA Usage Rule(s) Only 'RJCT' and 'PART' are allowed. ISO Name Group Status ISO Definition Specifies the status of a group of transactions. XML Tag GrpSts Type TransactionGroupStatus3Code SEPA Code Restrictions PART PartiallyAccepted A number of transactions have been accepted, whereas another number of transactions have not yet achieved 'accepted' status. RJCT Rejected Payment initiation or individual transaction included in the payment initiation has been rejected. |
| 2.7 | 0..1 | FITo FIPayment Status Report V03 +Original Group Information And Status ++Status Reason Information | SEPA Usage Rule(s) Only one occurrence of 'Status Reason Information' is allowed. 'Status Reason Information' must be present either in 'Original Group Information and Status' or in 'Transaction Information and Status'. ISO Name Status Reason Information ISO Definition Set of elements used to provide detailed information on the status reason. XML Tag StsRsnInf Type StatusReasonInformation8 |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|------|-----------|---|---|
| 2.8 | 1..1 | FIto FIPayment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Originator | <p>SEPA Rulebook AT-R2 Identification of the Type of Party that initiated the reject.</p> <p>SEPA Usage Rule(s) Mandatory Limited to BIC to identify the Bank or CSM originating the status or to 'Name' to indicate the CSM when it has no BIC. 'Name' is limited to 70 characters in length.</p> <p>ISO Name Originator ISO Definition Party that issues the status. XML Tag Orgtr Type PartyIdentification32</p> |
| 2.9 | 1..1 | FIto FIPayment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Reason | <p>SEPA Rulebook AT-R3 Reason Code for Non-Acceptance.</p> <p>SEPA Usage Rule(s) Mandatory</p> <p>ISO Name Reason ISO Definition Specifies the reason for the status report. XML Tag Rsn Type StatusReason6Choice</p> |
| | 1..1 | | XML Tag xs:choice |
| 2.10 | 1..1 | FIto FIPayment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Reason ++++Code | <p>SEPA Rulebook See Message Element Specifications below.</p> <p>ISO Name Code ISO Definition Reason for the status, as published in an external reason code list.</p> <p>XML Tag Cd Type ExternalStatusReason1Code ISO Length 1 .. 4 SEPA Length 1 .. 4</p> |
| 2.11 | 1..1 | FIto FIPayment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Reason ++++Proprietary | <p>ISO Name Proprietary ISO Definition Reason for the status, in a proprietary form. XML Tag Prtry Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35</p> |
| 2.12 | 0..n | FIto FIPayment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Additional Information | <p>ISO Name Additional Information ISO Definition Further details on the status reason.</p> <p>Usage: Additional information can be used for several purposes such as the reporting of repaired information.</p> <p>XML Tag AddtlInf Type Max105Text ISO Length 1 .. 105 SEPA Length 1 .. 105</p> |
| 2.13 | 0..n | FIto FIPayment Status Report V03 +Original Group Information And Status ++Number Of Transactions Per Status | <p>ISO Name Number Of Transactions Per Status ISO Definition Detailed information on the number of transactions for each identical transaction status.</p> <p>XML Tag NbOfTxSPerSts Type NumberOfTransactionsPerStatus3</p> |
| 3.0 | 0..n | FIto FIPayment Status Report V03 +Transaction Information And Status | <p>ISO Name Transaction Information And Status ISO Definition Information concerning the original transactions, to which the status report message refers.</p> <p>XML Tag TxInfAndSts Type PaymentTransactionInformation26</p> |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|-----|-----------|--|--|
| 3.1 | 1..1 | FITo FIPayment Status Report V03 +Transaction Information And Status ++Status Identification | <p>SEPA Rulebook AT-R5 Specific reference of the bank that initiated the reject.</p> <p>SEPA Usage Rule(s) Mandatory</p> <p>ISO Name Status Identification</p> <p>ISO Definition Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reported status. Usage: The instructing party is the party sending the status message and not the party that sent the original instruction that is being reported on.</p> <p>XML Tag StsId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p> |
| 3.2 | 0..1 | FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Instruction Identification | <p>SEPA Usage Rule(s) Mandatory if provided in the original instruction.</p> <p>ISO Name Original Instruction Identification</p> <p>ISO Definition Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.</p> <p>XML Tag OrgnlInstrId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p> |
| 3.3 | 1..1 | FITo FIPayment Status Report V03 +Transaction Information And Status ++Original End To End Identification | <p>SEPA Rulebook AT-10 Creditor's reference of the Collection.</p> <p>SEPA Usage Rule(s) Mandatory</p> <p>ISO Name Original End To End Identification</p> <p>ISO Definition Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.</p> <p>XML Tag OrgnlEndToEndId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p> |
| 3.4 | 1..1 | FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Identification | <p>SEPA Rulebook AT-43 Creditor Bank's reference of the Collection.</p> <p>SEPA Usage Rule(s) Mandatory Must contain a reference that is unique over time.</p> <p>ISO Name Original Transaction Identification</p> <p>ISO Definition Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.</p> <p>XML Tag OrgnlTxId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p> |
| 3.5 | 0..1 | FITo FIPayment Status Report V03 +Transaction Information And Status ++Transaction Status | <p>SEPA Rulebook AT-R1 Type of R message.</p> <p>SEPA Usage Rule(s) Only 'RJCT' is allowed.</p> <p>ISO Name Transaction Status</p> <p>ISO Definition Specifies the status of a transaction, in a coded form.</p> <p>XML Tag TxSts</p> <p>Type TransactionIndividualStatus3Code</p> <p>SEPA Code Restrictions</p> <p>RJCT Rejected Payment initiation or individual transaction included in the payment initiation has been rejected.</p> |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|------|-----------|--|---|
| 3.6 | 0..1 | FITo FIPayment Status Report V03 +Transaction Information And Status ++Status Reason Information | <p>SEPA Usage Rule(s) Only one occurrence is allowed. 'Status Reason Information' must be present either in 'Original Group Information and Status' or in 'Transaction Information and Status'.</p> <p>ISO Name Status Reason Information ISO Definition Set of elements used to provide detailed information on the status reason. XML Tag StsRsnInf Type StatusReasonInformation8</p> |
| 3.7 | 1..1 | FITo FIPayment Status Report V03 +Transaction Information And Status ++Status Reason Information +++Originator | <p>SEPA Rulebook AT-R2 Identification of the type of party that initiated the reject. SEPA Usage Rule(s) Mandatory Limited to BIC to identify the bank or, CSM originating the status or to 'Name' to indicate the Debtor or CSM when it has no BIC. 'Name' is limited to 70 characters in length.</p> <p>ISO Name Originator ISO Definition Party that issues the status. XML Tag Orgtr Type PartyIdentification32</p> |
| 3.8 | 1..1 | FITo FIPayment Status Report V03 +Transaction Information And Status ++Status Reason Information +++Reason | <p>SEPA Rulebook AT-R3 Reason Code for Non-Acceptance. SEPA Usage Rule(s) Mandatory ISO Name Reason ISO Definition Specifies the reason for the status report. XML Tag Rsn Type StatusReason6Choice</p> |
| | 1..1 | | XML Tag xs:choice |
| 3.9 | 1..1 | FITo FIPayment Status Report V03 +Transaction Information And Status ++Status Reason Information +++Reason ++++Code | <p>SEPA Rulebook See Message Element Specifications below. ISO Name Code ISO Definition Reason for the status, as published in an external reason code list. XML Tag Cd Type ExternalStatusReason1Code ISO Length 1 .. 4 SEPA Length 1 .. 4</p> |
| 3.10 | 1..1 | FITo FIPayment Status Report V03 +Transaction Information And Status ++Status Reason Information +++Reason ++++Proprietary | <p>ISO Name Proprietary ISO Definition Reason for the status, in a proprietary form. XML Tag Prtry Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35</p> |
| 3.11 | 0..n | FITo FIPayment Status Report V03 +Transaction Information And Status ++Status Reason Information +++Additional Information | <p>ISO Name Additional Information ISO Definition Further details on the status reason.</p> <p>Usage: Additional information can be used for several purposes such as the reporting of repaired information.</p> <p>XML Tag AddtlInf Type Max105Text ISO Length 1 .. 105 SEPA Length 1 .. 105</p> |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|------|-----------|--|--|
| 3.12 | 0..1 | FITo FIPayment Status Report V03 +Transaction Information And Status ++Charges Information | <p>SEPA Usage Rule(s) Only one occurrence is allowed.</p> <p>ISO Name Charges Information</p> <p>ISO Definition Provides information on the charges related to the processing of the rejection of the instruction.</p> <p>Usage: This is passed on for information purposes only. Settlement of the charges will be done separately.</p> <p>XML Tag ChrgsInf</p> <p>Type ChargesInformation5</p> |
| 3.13 | 1..1 | FITo FIPayment Status Report V03 +Transaction Information And Status ++Charges Information +++Amount | <p>SEPA Rulebook AT-R8 Amount of the Interchange Fee.</p> <p>SEPA Usage Rule(s) Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. The fractional part has a maximum of two digits.</p> <p>SEPA Format Rule(s)</p> <p>ISO Name Amount</p> <p>ISO Definition Transaction charges to be paid by the charge bearer.</p> <p>XML Tag Amt</p> <p>Type ActiveOrHistoricCurrencyAndAmount</p> <p>SEPA FractDigits 2</p> <p>TotalDigits 18</p> <p>SEPA Inclusive 0.01 .. 999999999.99</p> |
| 3.14 | 1..1 | FITo FIPayment Status Report V03 +Transaction Information And Status ++Charges Information +++Party | <p>ISO Name Party</p> <p>ISO Definition Party that takes the transaction charges or to which the transaction charges are due.</p> <p>XML Tag Pty</p> <p>Type BranchAndFinancialInstitutionIdentification4</p> |
| 3.15 | 1..1 | FITo FIPayment Status Report V03 +Transaction Information And Status ++Charges Information +++Party ++++Financial Institution Identification | <p>SEPA Rulebook AT-13 BIC of the Debtor Bank.</p> <p>SEPA Usage Rule(s) Only BIC is allowed.</p> <p>ISO Name Financial Institution Identification</p> <p>ISO Definition Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag FinInstnId</p> <p>Type FinancialInstitutionIdentification7</p> |
| 3.16 | 0..1 | FITo FIPayment Status Report V03 +Transaction Information And Status ++Charges Information +++Party ++++Branch Identification | <p>ISO Name Branch Identification</p> <p>ISO Definition Identifies a specific branch of a financial institution.</p> <p>Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level.</p> <p>XML Tag BrnchId</p> <p>Type BranchData2</p> |
| 3.17 | 0..1 | FITo FIPayment Status Report V03 +Transaction Information And Status ++Acceptance Date Time | <p>ISO Name Acceptance Date Time</p> <p>ISO Definition Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicing agent has received the payment order and has applied checks such as authorisation, availability of funds.</p> <p>XML Tag AcptncDtTm</p> <p>Type ISODateTime</p> |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|------|-----------|---|---|
| 3.18 | 0..1 | FITo FIPayment Status Report V03 +Transaction Information And Status ++Account Servicer Reference | ISO Name Account Servicer Reference ISO Definition Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction. XML Tag AcctSvcrRef Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35 |
| 3.19 | 0..1 | FITo FIPayment Status Report V03 +Transaction Information And Status ++Clearing System Reference | ISO Name Clearing System Reference ISO Definition Unique reference, as assigned by a clearing system, to unambiguously identify the instruction. XML Tag ClrSysRef Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35 |
| 3.20 | 0..1 | FITo FIPayment Status Report V03 +Transaction Information And Status ++Instructing Agent | SEPA Usage Rule(s) Only BIC is allowed. ISO Name Instructing Agent ISO Definition Agent that instructs the next party in the chain to carry out the (set of) instruction(s). Usage: The instructing agent is the party sending the status message and not the party that sent the original instruction that is being reported on. XML Tag InstgAgt Type BranchAndFinancialInstitutionIdentification4 |
| 3.21 | 0..1 | FITo FIPayment Status Report V03 +Transaction Information And Status ++Instructed Agent | SEPA Usage Rule(s) Only BIC is allowed. ISO Name Instructed Agent ISO Definition Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). Usage: The instructed agent is the party receiving the status message and not the party that received the original instruction that is being reported on. XML Tag InstdAgt Type BranchAndFinancialInstitutionIdentification4 |
| 3.22 | 1..1 | FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference | SEPA Rulebook An exact copy of all attributes of the received DS-04 which is being rejected. SEPA Usage Rule(s) Mandatory The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction, as defined within the following elements. ISO Name Original Transaction Reference ISO Definition Set of key elements used to identify the original transaction that is being referred to. XML Tag OrgnlTxRef Type OriginalTransactionReference13 |
| 3.23 | 0..1 | FITo FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Interbank Settlement Amount | SEPA Rulebook AT-06 Amount of the Collection in euro. ISO Name Interbank Settlement Amount ISO Definition Amount of money moved between the instructing agent and the instructed agent. XML Tag IntrBkSttlmAmt Type ActiveOrHistoricCurrencyAndAmount SEPA FractDigits 5 TotalDigits 18 SEPA Inclusive 0 .. |

| # | SEPA Mult | Message Element | SEPA Core Requirements | |
|------|-----------|--|--|---|
| 3.24 | 0..1 | FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Amount | ISO Name ISO Definition XML Tag Type | Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Amt AmountType3Choice |
| 3.25 | 0..1 | FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Interbank Settlement Date | SEPA Rulebook ISO Name ISO Definition XML Tag Type | AT-26 Settlement date of the Collection. Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. IntrBkSttlmDt ISODate |
| 3.26 | 0..1 | FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Requested Collection Date | SEPA Rulebook ISO Name ISO Definition XML Tag Type | AT-11 Due date of the Collection. Requested Collection Date Date and time at which the creditor requests that the amount of money is to be collected from the debtor. ReqdColltnDt ISODate |
| 3.27 | 0..1 | FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Requested Execution Date | ISO Name ISO Definition XML Tag Type | Requested Execution Date Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. ReqdExctnDt ISODate |
| 3.28 | 1..1 | FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Creditor Scheme Identification | SEPA Rulebook ISO Name ISO Definition XML Tag Type | AT-02 Identifier of the Creditor. Creditor Scheme Identification Credit party that signs the mandate. CdtrSchmld PartyIdentification32 |
| 3.29 | 0..1 | FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Settlement Information | ISO Name ISO Definition XML Tag Type | Settlement Information Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed. SttlmInf SettlementInformation13 |
| 3.30 | 0..1 | FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Payment Type Information | SEPA Rulebook ISO Name ISO Definition XML Tag Type | AT-20 Identification code of the Scheme. AT-21 Transaction / Sequence Type. AT-59 Category purpose of the Collection. Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInfo22 |
| 3.31 | 0..1 | FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Payment Method | ISO Name ISO Definition XML Tag Type | Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod4Code |

| # | SEPA Mult | Message Element | SEPA Core Requirements | |
|------|-----------|---|---|---|
| 3.32 | 1..1 | FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Mandate Related Information | SEPA Rulebook ISO Name ISO Definition XML Tag Type | <i>AT-01 Unique Mandate reference.</i> <i>AT-16 Placeholder for the electronic signature, if applicable.</i> <i>AT-17 The type of Mandate (paper or e-Mandate).</i> <i>AT-18 Identifier of the original Creditor who issued the Mandate.</i> <i>AT-19 Unique mandate reference as given by the original creditor who issued the mandate.</i> <i>AT-24 Reason for Amendment of the Mandate.</i> <i>AT-25 Signing date of the Mandate.</i> <i>AT-60 Reference of the validation made by the Debtor Bank (if present in DS-03).</i> Mandate Related Information Set of elements used to provide further details of the mandate signed between the creditor and the debtor. MndtRltdInf MandateRelatedInformation6 |
| 3.33 | 0..1 | FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Remittance Information | SEPA Rulebook ISO Name ISO Definition XML Tag Type | <i>AT-22 Remittance information.</i> Remittance Information Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. RmtInf RemittanceInformation5 |
| 3.34 | 0..1 | FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Ultimate Debtor | SEPA Rulebook ISO Name ISO Definition XML Tag Type | <i>AT-15 Name of the Debtor Reference Party.</i> <i>AT-37 Identification code of the Debtor Reference Party.</i> Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr PartyIdentification32 |
| 3.35 | 0..1 | FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Debtor | SEPA Rulebook ISO Name ISO Definition XML Tag Type | <i>AT-14 Name of the Debtor.</i> <i>AT-09 Address of the Debtor.</i> <i>AT-27 Debtor identification code.</i> Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr PartyIdentification32 |
| 3.36 | 0..1 | FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Debtor Account | SEPA Rulebook ISO Name ISO Definition XML Tag Type | <i>AT-07 Account number (IBAN) of the Debtor.</i> Debtor Account Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. DbtrAcct CashAccount16 |
| 3.37 | 0..1 | FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Debtor Agent | SEPA Rulebook ISO Name ISO Definition XML Tag Type | <i>AT-13 BIC of the Debtor Bank.</i> Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification4 |

| # | SEPA Mult | Message Element | SEPA Core Requirements | |
|------|--------------|--|---|--|
| 3.38 | 0..1 | FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Debtor Agent Account | ISO Name ISO Definition XML Tag Type | Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount16 |
| 3.39 | 0..1 | FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Creditor Agent | SEPA Rulebook ISO Name ISO Definition XML Tag Type | <i>AT-12 BIC of the Creditor Bank.</i> Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification4 |
| 3.40 | 0..1 | FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Creditor Agent Account | ISO Name ISO Definition XML Tag Type | Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdtrAgtAcct CashAccount16 |
| 3.41 | 0..1 | FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Creditor | SEPA Rulebook ISO Name ISO Definition XML Tag Type | <i>AT-03 Name of the Creditor.</i> <i>AT-05 Address of the Creditor.</i> Creditor Party to which an amount of money is due. Cdtr PartyIdentification32 |
| 3.42 | 0..1 | FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Creditor Account | SEPA Rulebook ISO Name ISO Definition XML Tag Type | <i>AT-04 Account number (IBAN) of the Creditor.</i> Creditor Account Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. CdtrAcct CashAccount16 |
| 3.43 | 0..1 | FIto FIPayment Status Report V03 +Transaction Information And Status ++Original Transaction Reference +++Ultimate Creditor | SEPA Rulebook ISO Name ISO Definition XML Tag Type | <i>AT-38 Name of the Creditor Reference Party.</i> <i>AT-39 Identification code of the Creditor Reference Party.</i> Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr PartyIdentification32 |

2.3.2 Message Element Specifications

The reasons for an inter-bank **reject** specified in the Rulebook are mapped to the ISO codes as follows:

| ISO Code | ISO Name | SEPA Reason as specified in the Rulebook |
|----------|---|--|
| AC01 | IncorrectAccountNumber | Account identifier incorrect (i.e. invalid IBAN) |
| AC04 | ClosedAccountNumber | Account closed |
| AC06 | BlockedAccount | Account blocked Account blocked for direct debit by the Debtor |
| AG01 | TransactionForbidden | Direct debit forbidden on this account for regulatory reasons |
| AG02 | InvalidBankOperationCode | Operation code/transaction code/sequence type incorrect, invalid file format <i>Usage Rule:</i> To be used to indicate an incorrect 'operation code/transaction code/sequence type' |
| AM04 | InsufficientFunds | Insufficient funds |
| AM05 | Duplication | Duplicate collection |
| BE05 | UnrecognisedInitiatingParty | Identifier of the Creditor Incorrect |
| FF01 | InvalidFileFormat | Operation/transaction code incorrect, invalid file format <i>Usage Rule:</i> To be used to indicate an invalid file format. |
| MD01 | NoMandate | No valid Mandate |
| MD02 | MissingMandatoryInformationInMandate | Mandate data missing or incorrect |
| MD07 | EndCustomerDeceased | Debtor deceased |
| MS02 | NotSpecifiedReasonCustomerGenerated | Refusal by the Debtor |
| MS03 | NotSpecifiedReasonAgentGenerated | Reason not specified |
| RC01 | BankIdentifierIncorrect | Bank identifier incorrect (i.e. invalid BIC) |
| RR01 | MissingDebtorAccountOrIdentification | Regulatory Reason |
| RR02 | MissingDebtorNameOrAddress | Regulatory Reason |
| RR03 | MissingCreditorNameOrAddress | Regulatory Reason |
| RR04 | RegulatoryReason | Regulatory Reason |
| SL01 | DueToSpecificServiceOfferedByDebtor Agent | Specific Service offered by the Debtor Bank. |
| DNOR | Debtor bank is not registered | Debtor bank is not registered under this BIC in the CSM |
| CNOR | Creditor bank is not registered | Creditor bank is not registered under this BIC in the CSM |

2.4 Inter-bank Reversal Instruction for a Collection (DS-07)

2.4.1 Use of the Payment Reversal (pacs.007.001.02)

The message is used to transport the Inter-bank Reversal Instruction for a Collection sent by the Creditor bank to the Debtor bank, directly or through intermediaries.

The message caters for bulk and single reversal instructions.

Note: Attribute AT-R1 in DS-07 is indicated by the 'Message Name', 'pacs.007.001.02' and the 'Original Message Name Identification', 'pacs.003.001.02'.

Note: Attribute AT-R2 is indicated by the combination of the Reversal 'Originator' with the Reversal 'Reason'.

Note: 'Original' message elements are based on DS-04 attributes.

| # | SEPA Mult | Message Element | SEPA Core Requirements | |
|-----|-----------|--|--|---|
| | | Document | XML Tag Type | Document Document |
| | 1..1 | FITo FIPayment Reversal V02 | ISO Name ISO Definition XML Tag Type | FITo FIPayment Reversal V02 The FIToFIPaymentReversal message is sent by an agent to the next party in the payment chain. It is used to reverse a payment previously executed. FIToFIPmtRvsl FIToFIPaymentReversalV02 |
| 1.0 | 1..1 | FITo FIPayment Reversal V02 +Group Header | ISO Name ISO Definition XML Tag Type | Group Header Set of characteristics shared by all individual transactions included in the message. GrpHdr GroupHeader41 |
| 1.1 | 1..1 | FITo FIPayment Reversal V02 +Group Header ++Message Identification | ISO Name ISO Definition XML Tag Type ISO Length SEPA Length | Message Identification Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. MsgId Max35Text 1 .. 35 1 .. 35 |
| 1.2 | 1..1 | FITo FIPayment Reversal V02 +Group Header ++Creation Date Time | ISO Name ISO Definition XML Tag Type | Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime |
| 1.3 | 0..2 | FITo FIPayment Reversal V02 +Group Header ++Authorisation | ISO Name ISO Definition XML Tag Type | Authorisation User identification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message. Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side. The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a party different from the initiating party. Authstn Authorisation1Choice |
| 1.4 | 0..1 | FITo FIPayment Reversal V02 +Group Header ++Batch Booking | ISO Name ISO Definition XML Tag Type | Batch Booking Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking. BtchBookg BatchBookingIndicator |
| 1.5 | 1..1 | FITo FIPayment Reversal V02 +Group Header ++Number Of Transactions | ISO Name ISO Definition XML Tag Type Pattern | Number Of Transactions Number of individual transactions contained in the message. NbOfTxs Max15NumericText [0-9]{1,15} |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|------|-----------|--|---|
| 1.6 | 0..1 | FIto FIPayment Reversal V02 +Group Header ++Control Sum | ISO Name Control Sum ISO Definition Total of all individual amounts included in the message, irrespective of currencies. XML Tag CtrlSum Type DecimalNumber SEPA FractDigits 17 TotalDigits 18 |
| 1.7 | 1..1 | FIto FIPayment Reversal V02 +Group Header ++Group Reversal | SEPA Usage Rule(s) <i>Mandatory</i> <i>Only 'false' is allowed.</i> ISO Name Group Reversal ISO Definition Indicates whether the reversal applies to the whole group of transactions or to individual transactions within the original group. XML Tag GrpRvsl Type TrueFalseIndicator |
| 1.8 | 1..1 | FIto FIPayment Reversal V02 +Group Header ++Total Reversed Interbank Settlement Amount | SEPA Rulebook <i>AT-44 Amount of the reversal in euro.</i> SEPA Usage Rule(s) <i>Mandatory</i> <i>Only 'EUR' is allowed.</i> <i>Amount must be 0.01 or more and 9999999999999999.99 or less.</i> <i>The fractional part has a maximum of two digits.</i> SEPA Format Rule(s) ISO Name Total Reversed Interbank Settlement Amount ISO Definition Total amount of money moved between the instructing agent and the instructed agent in the reversal message. XML Tag TtlRvsdIntrBkStilmAmt Type ActiveCurrencyAndAmount SEPA FractDigits 2 TotalDigits 18 SEPA Inclusive 0.01 .. 9999999999999999.99 |
| 1.9 | 1..1 | FIto FIPayment Reversal V02 +Group Header ++Interbank Settlement Date | SEPA Rulebook <i>AT-R4- Settlement Date for the reversal instruction.</i> SEPA Usage Rule(s) <i>Mandatory</i> ISO Name Interbank Settlement Date ISO Definition Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. XML Tag IntrBkStilmDt Type ISODate |
| 1.10 | 1..1 | FIto FIPayment Reversal V02 +Group Header ++Settlement Information | ISO Name Settlement Information ISO Definition Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed. XML Tag StilmInf Type SettlementInformation13 |
| 1.11 | 1..1 | FIto FIPayment Reversal V02 +Group Header ++Settlement Information +++Settlement Method | SEPA Rulebook <i>Only CLRG, INGA and INDA are allowed.</i> ISO Name Settlement Method ISO Definition Method used to settle the (batch of) payment instructions. XML Tag StilmMtd Type SettlementMethod1Code SEPA Code Restrictions CLRG <i>ClearingSystem</i> <i>Settlement is done through a payment clearing system.</i> INDA <i>InstructedAgent</i> <i>Settlement is done by the agent instructed to execute a payment instruction.</i> |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|------|-----------|--|---|
| | | | <p>SEPA Code Restrictions</p> <p>INGA <i>InstructingAgent</i> Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.</p> |
| 1.12 | 0..1 | FITo FIPayment Reversal V02 +Group Header ++Settlement Information +++Settlement Account | <p>SEPA Rulebook <i>Only 'Identification' is allowed.</i></p> <p>ISO Name Settlement Account</p> <p>ISO Definition A specific purpose account used to post debit and credit entries as a result of the transaction.</p> <p>XML Tag SttlmAcct</p> <p>Type CashAccount16</p> |
| 1.13 | 0..1 | FITo FIPayment Reversal V02 +Group Header ++Settlement Information +++Clearing System | <p>ISO Name Clearing System</p> <p>ISO Definition Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.</p> <p>XML Tag ClrSys</p> <p>Type ClearingSystemIdentification3Choice</p> |
| 1.14 | 0..1 | FITo FIPayment Reversal V02 +Group Header ++Settlement Information +++Instructing Reimbursement Agent | <p>ISO Name Instructing Reimbursement Agent</p> <p>ISO Definition Agent through which the instructing agent will reimburse the instructed agent.</p> <p>Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.</p> <p>XML Tag InstgRmbrsmntAgt</p> <p>Type BranchAndFinancialInstitutionIdentification4</p> |
| 1.15 | 0..1 | FITo FIPayment Reversal V02 +Group Header ++Settlement Information +++Instructing Reimbursement Agent Account | <p>ISO Name Instructing Reimbursement Agent Account</p> <p>ISO Definition Unambiguous identification of the account of the instructing reimbursement agent account at its servicing agent in the payment chain.</p> <p>XML Tag InstgRmbrsmntAgtAcct</p> <p>Type CashAccount16</p> |
| 1.16 | 0..1 | FITo FIPayment Reversal V02 +Group Header ++Settlement Information +++Instructed Reimbursement Agent | <p>ISO Name Instructed Reimbursement Agent</p> <p>ISO Definition Agent at which the instructed agent will be reimbursed.</p> <p>Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.</p> <p>Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.</p> <p>XML Tag InstdRmbrsmntAgt</p> <p>Type BranchAndFinancialInstitutionIdentification4</p> |
| 1.17 | 0..1 | FITo FIPayment Reversal V02 +Group Header ++Settlement Information +++Instructed Reimbursement Agent Account | <p>ISO Name Instructed Reimbursement Agent Account</p> <p>ISO Definition Unambiguous identification of the account of the instructed reimbursement agent account at its servicing agent in the payment chain.</p> <p>XML Tag InstdRmbrsmntAgtAcct</p> <p>Type CashAccount16</p> |
| 1.18 | 0..1 | FITo FIPayment Reversal V02 +Group Header ++Settlement Information +++Third Reimbursement Agent | <p>ISO Name Third Reimbursement Agent</p> <p>ISO Definition Agent at which the instructed agent will be reimbursed.</p> <p>Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.</p> <p>XML Tag ThrdRmbrsmntAgt</p> <p>Type BranchAndFinancialInstitutionIdentification4</p> |

| # | SEPA Mult | Message Element | SEPA Core Requirements | |
|------|-----------|--|--|--|
| 1.19 | 0..1 | FITo FIPayment Reversal V02 +Group Header ++Settlement Information +++Third Reimbursement Agent Account | ISO Name ISO Definition XML Tag Type | Third Reimbursement Agent Account Unambiguous identification of the account of the third reimbursement agent account at its servicing agent in the payment chain. ThrdRmbrsmntAgtAcct CashAccount16 |
| 1.20 | 0..1 | FITo FIPayment Reversal V02 +Group Header ++Instructing Agent | SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type | <i>Only BIC is allowed.</i> Instructing Agent Agent that instructs the next party in the chain to carry out the (set of) instruction(s). Usage: The instructing agent is the party sending the reversal message and not the party that sent the original instruction that is being reversed. InstgAgt BranchAndFinancialInstitutionIdentification4 |
| 1.21 | 0..1 | FITo FIPayment Reversal V02 +Group Header ++Instructed Agent | SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type | <i>Only BIC is allowed.</i> Instructed Agent Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). Usage: The instructed agent is the party receiving the reversal message and not the party that received the original instruction that is being reversed. InstdAgt BranchAndFinancialInstitutionIdentification4 |
| 2.0 | 1..1 | FITo FIPayment Reversal V02 +Original Group Information | ISO Name ISO Definition XML Tag Type | Original Group Information Information concerning the original group of transactions, to which the message refers. OrgnlGrpInf OriginalGroupInformation22 |
| 2.1 | 1..1 | FITo FIPayment Reversal V02 +Original Group Information ++Original Message Identification | ISO Name ISO Definition XML Tag Type ISO Length SEPA Length | Original Message Identification Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. OrgnlMsgId Max35Text 1 .. 35 1 .. 35 |
| 2.2 | 1..1 | FITo FIPayment Reversal V02 +Original Group Information ++Original Message Name Identification | ISO Name ISO Definition XML Tag Type ISO Length SEPA Length | Original Message Name Identification Specifies the original message name identifier to which the message refers. OrgnlMsgNmId Max35Text 1 .. 35 1 .. 35 |
| 2.3 | 0..1 | FITo FIPayment Reversal V02 +Original Group Information ++Original Creation Date Time | ISO Name ISO Definition XML Tag Type | Original Creation Date Time Date and time at which the original message was created. OrgnlCreDtTm ISODateTime |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|-----|-----------|---|---|
| 2.4 | 0..1 | FIto FIPayment Reversal V02 +Original Group Information ++Reversal Reason Information | <p>SEPA Usage Rule(s) 'Reversal Reason Information' must be present either in 'Original Group Information' or 'Transaction Information'. 'Reversal Reason Information' is to be used to indicate reversal reason of one or more individual transactions. Only one occurrence of 'Reversal Reason Information' is allowed.</p> <p>ISO Name Reversal Reason Information ISO Definition Set of elements used to provide detailed information on the reversal reason. XML Tag RvslRsnInf Type ReversalReasonInformation6</p> |
| 2.5 | 0..1 | FIto FIPayment Reversal V02 +Original Group Information ++Reversal Reason Information +++Originator | <p>SEPA Rulebook AT-R2 Identification of the type of party that initiated the reversal.</p> <p>SEPA Usage Rule(s) 'Originator' must be present either in 'Original Group Information' or 'Transaction Information'. 'Name' is limited to 70 characters in length. Limited to BIC (for the Creditor Bank) or 'Name' (for the Creditor).</p> <p>ISO Name Originator ISO Definition Party that issues the reversal. XML Tag Orgtr Type PartyIdentification32</p> |
| 2.6 | 0..1 | FIto FIPayment Reversal V02 +Original Group Information ++Reversal Reason Information +++Reason | <p>SEPA Rulebook AT-31 Reason Code for Reversal.</p> <p>SEPA Usage Rule(s) 'Reason' must be present either in 'Original Group Information' or 'Transaction Information'.</p> <p>ISO Name Reason ISO Definition Specifies the reason for the reversal. XML Tag Rsn Type ReversalReason4Choice</p> |
| | 1..1 | | XML Tag xs:choice |
| 2.7 | 1..1 | FIto FIPayment Reversal V02 +Original Group Information ++Reversal Reason Information +++Reason ++++Code | <p>SEPA Rulebook See Message Element Specifications Below.</p> <p>ISO Name Code ISO Definition Reason for the reversal, as published in an external reason code list. XML Tag Cd Type ExternalReversalReason1Code ISO Length 1 .. 4 SEPA Length 1 .. 4</p> |
| 2.8 | 1..1 | FIto FIPayment Reversal V02 +Original Group Information ++Reversal Reason Information +++Reason ++++Proprietary | <p>ISO Name Proprietary ISO Definition Reason for the reversal, in a proprietary form. XML Tag Prtry Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35</p> |
| 2.9 | 0..n | FIto FIPayment Reversal V02 +Original Group Information ++Reversal Reason Information +++Additional Information | <p>ISO Name Additional Information ISO Definition Further details on the reversal reason. XML Tag AddttlInf Type Max105Text ISO Length 1 .. 105 SEPA Length 1 .. 105</p> |
| 3.0 | 1..n | FIto FIPayment Reversal V02 +Transaction Information | <p>SEPA Usage Rule(s) Mandatory</p> <p>ISO Name Transaction Information ISO Definition Information concerning the original transactions, to which the reversal message refers. XML Tag TxInf Type PaymentTransactionInformation29</p> |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|-----|-----------|--|---|
| 3.1 | 1..1 | FITo FIPayment Reversal V02 +Transaction Information ++Reversal Identification | <p>SEPA Rulebook AT-R7 Specific reference of the Creditor Bank for the reversal.</p> <p>SEPA Usage Rule(s) Mandatory Must contain a reference that is meaningful to the Creditor Bank.</p> <p>ISO Name Reversal Identification</p> <p>ISO Definition Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reversed transaction. Usage: The instructing party is the party sending the reversal message and not the party that sent the original instruction that is being reversed.</p> <p>XML Tag RvslId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p> |
| 3.2 | 0..1 | FITo FIPayment Reversal V02 +Transaction Information ++Original Instruction Identification | <p>SEPA Usage Rule(s) Mandatory if provided in the original instruction.</p> <p>ISO Name Original Instruction Identification</p> <p>ISO Definition Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.</p> <p>XML Tag OrgnlInstrId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p> |
| 3.3 | 1..1 | FITo FIPayment Reversal V02 +Transaction Information ++Original End To End Identification | <p>SEPA Rulebook AT-10 Creditor's reference to the direct debit Collection.</p> <p>SEPA Usage Rule(s) Mandatory</p> <p>ISO Name Original End To End Identification</p> <p>ISO Definition Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.</p> <p>XML Tag OrgnlEndToEndId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p> |
| 3.4 | 1..1 | FITo FIPayment Reversal V02 +Transaction Information ++Original Transaction Identification | <p>SEPA Rulebook AT-43 Creditor Bank Reference of the collection.</p> <p>SEPA Usage Rule(s) Mandatory Must contain a reference that is meaningful to the Creditor Bank and is unique over time.</p> <p>ISO Name Original Transaction Identification</p> <p>ISO Definition Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.</p> <p>XML Tag OrgnlTxId</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p> |
| 3.5 | 0..1 | FITo FIPayment Reversal V02 +Transaction Information ++Original Clearing System Reference | <p>ISO Name Original Clearing System Reference</p> <p>ISO Definition Unique reference, as assigned by the original clearing system, to unambiguously identify the original instruction.</p> <p>XML Tag OrgnlClrSysRef</p> <p>Type Max35Text</p> <p>ISO Length 1 .. 35</p> <p>SEPA Length 1 .. 35</p> |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|-----|--------------|---|---|
| 3.6 | 0..1 | FIto FIPayment Reversal V02 +Transaction Information ++Original Interbank Settlement Amount | <p>SEPA Rulebook AT-06 Amount of the Collection in euro. SEPA Usage Rule(s) Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less.</p> <p>SEPA Format Rule(s) The fractional part has a maximum of two digits.</p> <p>ISO Name Original Interbank Settlement Amount ISO Definition Amount of money, as provided in the original transaction, to be moved between the instructing agent and the instructed agent.</p> <p>XML Tag OrgnlIntrBkStlmAmt Type ActiveOrHistoricCurrencyAndAmount SEPA FractDigits 2 TotalDigits 18 SEPA Inclusive 0.01 .. 999999999.99</p> |
| 3.7 | 1..1 | FIto FIPayment Reversal V02 +Transaction Information ++Reversed Interbank Settlement Amount | <p>SEPA Rulebook AT-44 Amount of the reversal in euro. SEPA Usage Rule(s) 'Reversed Interbank Settlement Amount must be the same as the Amount of the Collection (AT-06) plus any charges. Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less.</p> <p>SEPA Format Rule(s) The fractional part has a maximum of two digits.</p> <p>ISO Name Reversed Interbank Settlement Amount ISO Definition Amount of money moved between the instructing agent and the instructed agent in the reversed transaction.</p> <p>XML Tag RvsdIntrBkStlmAmt Type ActiveCurrencyAndAmount SEPA FractDigits 2 TotalDigits 18 SEPA Inclusive 0.01 .. 999999999.99</p> |
| 3.8 | 0..1 | FIto FIPayment Reversal V02 +Transaction Information ++Interbank Settlement Date | <p>ISO Name Interbank Settlement Date ISO Definition Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.</p> <p>Usage: The InterbankSettlementDate is the interbank settlement date of the reversal message, and not of the original instruction.</p> <p>XML Tag IntrBkStlmDt Type ISODate</p> |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|------|-----------|---|--|
| 3.9 | 0..1 | FIto FIPayment Reversal V02 +Transaction Information ++Reversed Instructed Amount | <p>SEPA Usage Rule(s) Only allowed in the case an Interchange Fee is included, i.e., 'Amount' under 'Charges Information' is used. Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. The fractional part has a maximum of two digits.</p> <p>SEPA Format Rule(s)</p> <p>ISO Name Reversed Instructed Amount ISO Definition Amount of money to be moved between the debtor and the creditor, before deduction of charges, in the reversed transaction.</p> <p>XML Tag RvsdInstdAmt Type ActiveOrHistoricCurrencyAndAmount SEPA FractDigits 2 TotalDigits 18 SEPA Inclusive 0.01 .. 999999999.99</p> |
| 3.10 | 0..1 | FIto FIPayment Reversal V02 +Transaction Information ++Exchange Rate | <p>ISO Name Exchange Rate ISO Definition Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency.</p> <p>XML Tag XchgRate Type BaseOneRate SEPA FractDigits 10 TotalDigits 11</p> |
| 3.11 | 0..1 | FIto FIPayment Reversal V02 +Transaction Information ++Compensation Amount | <p>ISO Name Compensation Amount ISO Definition Amount of money asked or paid as compensation for the processing of the instruction.</p> <p>XML Tag CompstnAmt Type ActiveOrHistoricCurrencyAndAmount SEPA FractDigits 5 TotalDigits 18 SEPA Inclusive 0 ..</p> |
| 3.12 | 0..1 | FIto FIPayment Reversal V02 +Transaction Information ++Charge Bearer | <p>SEPA Usage Rule(s) Only 'SLEV' is allowed.</p> <p>ISO Name Charge Bearer ISO Definition Specifies if the creditor and/or debtor will bear the charges associated with the processing of the payment transaction. Usage: The ChargeBearer applies to the reversal message, not to the original instruction.</p> <p>XML Tag ChrgBr Type ChargeBearerType1Code</p> <p>SEPA Code Restrictions</p> <p>SLEV FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.</p> |
| 3.13 | 0..1 | FIto FIPayment Reversal V02 +Transaction Information ++Charges Information | <p>SEPA Usage Rule(s) Only one occurrence is allowed.</p> <p>ISO Name Charges Information ISO Definition Provides information on the charges to be paid by the charge bearer(s) related to the processing of the reversal transaction.</p> <p>XML Tag ChrgsInf Type ChargesInformation5</p> |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|------|-----------|--|--|
| 3.14 | 1..1 | FITo FIPayment Reversal V02 +Transaction Information ++Charges Information +++Amount | <p>SEPA Rulebook AT-R8 Amount of the Interchange Fee. SEPA Usage Rule(s) Only 'EUR' is allowed. Amount must be 0.01 or more and 99999999.99 or less.</p> <p>SEPA Format Rule(s) The fractional part has a maximum of two digits.</p> <p>ISO Name Amount ISO Definition Transaction charges to be paid by the charge bearer.</p> <p>XML Tag Amt Type ActiveOrHistoricCurrencyAndAmount SEPA FractDigits 2 TotalDigits 18 SEPA Inclusive 0.01 .. 99999999.99</p> |
| 3.15 | 1..1 | FITo FIPayment Reversal V02 +Transaction Information ++Charges Information +++Party | <p>ISO Name Party ISO Definition Party that takes the transaction charges or to which the transaction charges are due.</p> <p>XML Tag Pty Type BranchAndFinancialInstitutionIdentification4</p> |
| 3.16 | 1..1 | FITo FIPayment Reversal V02 +Transaction Information ++Charges Information +++Party ++++Financial Institution Identification | <p>SEPA Rulebook AT-13 BIC of the Debtor Bank. SEPA Usage Rule(s) Only BIC is allowed.</p> <p>ISO Name Financial Institution Identification ISO Definition Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag FinInstId Type FinancialInstitutionIdentification7</p> |
| 3.17 | 0..1 | FITo FIPayment Reversal V02 +Transaction Information ++Charges Information +++Party ++++Branch Identification | <p>ISO Name Branch Identification ISO Definition Identifies a specific branch of a financial institution.</p> <p>Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level.</p> <p>XML Tag BrnchId Type BranchData2</p> |
| 3.18 | 0..1 | FITo FIPayment Reversal V02 +Transaction Information ++Instructing Agent | <p>SEPA Usage Rule(s) Only BIC is allowed.</p> <p>ISO Name Instructing Agent ISO Definition Agent that instructs the next party in the chain to carry out the (set of) instruction(s).</p> <p>Usage: The instructing agent is the party sending the reversal message and not the party that sent the original instruction that is being reversed.</p> <p>XML Tag InstgAgt Type BranchAndFinancialInstitutionIdentification4</p> |
| 3.19 | 0..1 | FITo FIPayment Reversal V02 +Transaction Information ++Instructed Agent | <p>SEPA Usage Rule(s) Only BIC is allowed.</p> <p>ISO Name Instructed Agent ISO Definition Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).</p> <p>Usage: The instructed agent is the party receiving the reversal message and not the party that received the original instruction that is being reversed.</p> <p>XML Tag InstdAgt Type BranchAndFinancialInstitutionIdentification4</p> |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|------|-----------|--|--|
| 3.20 | 0..1 | FITo FIPayment Reversal V02 +Transaction Information ++Reversal Reason Information | <p>SEPA Usage Rule(s) 'Reversal Reason Information' must be present either in 'Original Group Information' or 'Transaction Information'. 'Reversal Reason Information' is to be used to indicate a reversal reason of the individual transaction. Only one occurrence of 'Reversal Reason Information' is allowed.</p> <p>ISO Name Reversal Reason Information ISO Definition Set of elements used to provide detailed information on the reversal reason. XML Tag RvslRsnInf Type ReversalReasonInformation6</p> |
| 3.21 | 0..1 | FITo FIPayment Reversal V02 +Transaction Information ++Reversal Reason Information +++Originator | <p>SEPA Rulebook AT-R2 Identification of the type of party that initiated the reversal.</p> <p>SEPA Usage Rule(s) 'Originator' must be present either in 'Original Group Information' or 'Transaction Information'. 'Name' is limited to 70 characters in length. Limited to BIC (for the Creditor Bank) or 'Name' (for the Creditor).</p> <p>ISO Name Originator ISO Definition Party that issues the reversal. XML Tag Orgtr Type PartyIdentification32</p> |
| 3.22 | 0..1 | FITo FIPayment Reversal V02 +Transaction Information ++Reversal Reason Information +++Reason | <p>SEPA Usage Rule(s) 'Reason' must be present either in 'Original Group Information' or 'Transaction Information'.</p> <p>ISO Name Reason ISO Definition Specifies the reason for the reversal. XML Tag Rsn Type ReversalReason4Choice</p> |
| | 1..1 | | XML Tag xs:choice |
| 3.23 | 1..1 | FITo FIPayment Reversal V02 +Transaction Information ++Reversal Reason Information +++Reason ++++Code | <p>SEPA Rulebook AT-31 Reason Code for Reversal. See Message Element Specifications below.</p> <p>ISO Name Code ISO Definition Reason for the reversal, as published in an external reason code list. XML Tag Cd Type ExternalReversalReason1Code ISO Length 1 .. 4 SEPA Length 1 .. 4</p> |
| 3.24 | 1..1 | FITo FIPayment Reversal V02 +Transaction Information ++Reversal Reason Information +++Reason ++++Proprietary | <p>ISO Name Proprietary ISO Definition Reason for the reversal, in a proprietary form. XML Tag Prtry Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35</p> |
| 3.25 | 0..n | FITo FIPayment Reversal V02 +Transaction Information ++Reversal Reason Information +++Additional Information | <p>ISO Name Additional Information ISO Definition Further details on the reversal reason. XML Tag AddtlInf Type Max105Text ISO Length 1 .. 105 SEPA Length 1 .. 105</p> |

| # | SEPA Mult | Message Element | SEPA Core Requirements |
|------|-----------|--|---|
| 3.26 | 1..1 | FITo FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference | <p>SEPA Rulebook An exact copy of all attributes of the received DS-04 being reversed.</p> <p>SEPA Usage Rule(s) <i>Mandatory</i> The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction, as defined within the following elements.</p> <p>ISO Name Original Transaction Reference ISO Definition Set of key elements used to identify the original transaction that is being referred to.</p> <p>XML Tag OrgnlTxRef Type OriginalTransactionReference13</p> |
| 3.27 | 0..1 | FITo FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Interbank Settlement Amount | <p>ISO Name Interbank Settlement Amount ISO Definition Amount of money moved between the instructing agent and the instructed agent.</p> <p>XML Tag IntrBkSttlmAmt Type ActiveOrHistoricCurrencyAndAmount</p> <p>SEPA FractDigits 5 TotalDigits 18 SEPA Inclusive 0 ..</p> |
| 3.28 | 0..1 | FITo FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Amount | <p>ISO Name Amount ISO Definition Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.</p> <p>XML Tag Amt Type AmountType3Choice</p> |
| 3.29 | 0..1 | FITo FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Interbank Settlement Date | <p>SEPA Rulebook AT-26 Settlement date of the Collection.</p> <p>ISO Name Interbank Settlement Date ISO Definition Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.</p> <p>XML Tag IntrBkSttlmDt Type ISODate</p> |
| 3.30 | 0..1 | FITo FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Requested Collection Date | <p>SEPA Rulebook AT-11 Due date of the Collection.</p> <p>ISO Name Requested Collection Date ISO Definition Date and time at which the creditor requests that the amount of money is to be collected from the debtor.</p> <p>XML Tag ReqdColltnDt Type ISODate</p> |
| 3.31 | 0..1 | FITo FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Requested Execution Date | <p>ISO Name Requested Execution Date ISO Definition Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank.</p> <p>XML Tag ReqdExctnDt Type ISODate</p> |
| 3.32 | 1..1 | FITo FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Creditor Scheme Identification | <p>SEPA Rulebook AT-02 Identifier of the Creditor.</p> <p>ISO Name Creditor Scheme Identification ISO Definition Credit party that signs the mandate.</p> <p>XML Tag CdtrSchmeId Type PartyIdentification32</p> |

| # | SEPA Mult | Message Element | SEPA Core Requirements | |
|------|-----------|---|---|---|
| 3.33 | 0..1 | FIto FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Settlement Information | ISO Name ISO Definition XML Tag Type | Settlement Information Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed. SttlmInf SettlementInformation13 |
| 3.34 | 0..1 | FIto FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Payment Type Information | SEPA Rulebook ISO Name ISO Definition XML Tag Type | <i>AT-20 Identification code of the Scheme.</i> <i>AT-21 Transaction / Sequence Type.</i> <i>AT-59 Category purpose of the Collection.</i> Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInfo22 |
| 3.35 | 0..1 | FIto FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Payment Method | ISO Name ISO Definition XML Tag Type | Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod4Code |
| 3.36 | 1..1 | FIto FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Mandate Related Information | SEPA Rulebook ISO Name ISO Definition XML Tag Type | <i>AT-01 Unique Mandate reference.</i> <i>AT-16 Placeholder for the electronic signature, if applicable.</i> <i>AT-17 The type of Mandate (paper or e-Mandate).</i> <i>AT-18 Identifier of the original Creditor who issued the Mandate.</i> <i>AT-19 Unique mandate reference as given by the original creditor who issued the mandate.</i> <i>AT-24 Reason for Amendment of the Mandate.</i> <i>AT-25 Signing date of the Mandate.</i> <i>AT-60 Reference of the validation made by the Debtor Bank (if present in DS-03).</i> Mandate Related Information Set of elements used to provide further details of the mandate signed between the creditor and the debtor. MndtRltdInf MandateRelatedInformation6 |
| 3.37 | 0..1 | FIto FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Remittance Information | SEPA Rulebook ISO Name ISO Definition XML Tag Type | <i>AT-22 Remittance information.</i> Remittance Information Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. RmtInf RemittanceInformation5 |
| 3.38 | 0..1 | FIto FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Ultimate Debtor | SEPA Rulebook ISO Name ISO Definition XML Tag Type | <i>AT-15 Name of the Debtor Reference Party.</i> <i>AT-37 Identification code of the Debtor Reference Party.</i> Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr PartyIdentification32 |

| # | SEPA Mult | Message Element | SEPA Core Requirements | |
|------|-----------|--|---|--|
| 3.39 | 0..1 | FITo FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Debtor | <i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type | <i>AT-14 Name of the Debtor.</i> <i>AT-09 Address of the Debtor.</i> <i>AT-27 Debtor identification code.</i> Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr PartyIdentification32 |
| 3.40 | 0..1 | FITo FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Debtor Account | <i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type | <i>AT-07 Account number (IBAN) of the Debtor.</i> Debtor Account Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. DbtrAcct CashAccount16 |
| 3.41 | 0..1 | FITo FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Debtor Agent | <i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type | <i>AT-13 BIC of the Debtor Bank.</i> Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification4 |
| 3.42 | 0..1 | FITo FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Debtor Agent Account | ISO Name ISO Definition XML Tag Type | Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount16 |
| 3.43 | 0..1 | FITo FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Creditor Agent | <i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type | <i>AT-12 BIC of the Creditor Bank.</i> Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification4 |
| 3.44 | 0..1 | FITo FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Creditor Agent Account | ISO Name ISO Definition XML Tag Type | Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdtrAgtAcct CashAccount16 |
| 3.45 | 0..1 | FITo FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Creditor | <i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type | <i>AT-03 Name of the Creditor.</i> <i>AT-05 Address of the Creditor.</i> Creditor Party to which an amount of money is due. Cdtr PartyIdentification32 |
| 3.46 | 0..1 | FITo FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Creditor Account | <i>SEPA Rulebook</i> ISO Name ISO Definition XML Tag Type | <i>AT-04 Account number (IBAN) of the Creditor.</i> Creditor Account Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. CdtrAcct CashAccount16 |

| # | SEPA Mult | Message Element | SEPA Core Requirements | |
|------|--------------|---|------------------------|---|
| 3.47 | 0..1 | FIto FIPayment Reversal V02 +Transaction Information ++Original Transaction Reference +++Ultimate Creditor | <i>SEPA Rulebook</i> | <i>AT-38 Name of the Creditor Reference Party. AT-39 Identification code of the Creditor Reference Party.</i> |
| | | | ISO Name | Ultimate Creditor |
| | | | ISO Definition | Ultimate party to which an amount of money is due. |
| | | | XML Tag | UltmtCdtr |
| | | | Type | PartyIdentification32 |

2.4.2 Message Element Specifications

Reasons for an inter-bank reversal present in the Rulebook are mapped to the ISO codes as follows:

| ISO Code | ISO Name | SEPA Reason as specified in the Rulebook |
|----------|-------------------------------------|--|
| AM05 | Duplication | Duplicate entry |
| MS02 | NotSpecifiedReasonCustomerGenerated | Reason not specified |
| MS03 | NotSpecifiedReasonAgentGenerated | Reason not specified |

List of changes in Core Direct Debit Interbank Implementation Guidelines Relative to v8.0

(This list is for information – the changes in the body of the document are the changes in effect)

SYMBOLS USED

1. Column one contains the identification number of the Change
2. Column two contains the reference(s) to the relevant Index Number
3. Column three contains the reference(s) to the relevant section or message element (including full path)
4. Column four contains a description of the change
5. Column five contains a status code:
 - REJ: Rejected by the SPS WG
 - PEN: Issue pending in the SPS WG
 - ACC: Accepted by the SPS WG in Guidelines
6. Column six contains the type of change:
 - TYPO: Typing and layout errors
 - CLAR: Clarification of the text
 - CHAN: Change in or further alignment with the Rulebook content

| N° | # | Section / Message Element | Description | Status | Type |
|-------|------|--|--|--------|------|
| 15/01 | N/A | 1.5.4 Optional Shorter Time Cycle (D-1) | This section was deleted due to the fact that as of the effective date of November 2016 of the SEPA Core Direct Debit Rulebook version 9.0, all Collections presented for the first time, on a recurrent basis or as a one-off Collection can be presented up to D-1 Inter-Bank Business Day (D-1). | ACC | CHAN |
| 15/02 | N/A | 1.5.4 SMNDA | In the previous versions of the Guidelines, the acronym ‘SMNDA’ was used to indicate Same Mandate with a New Debtor Agent . However, when the Creditor only receives the IBAN it will not always be possible to derive if an account change took place in the same or in another bank. To better accommodate this situation, the definition of the acronym ‘SMNDA’ has been updated to indicate Same Mandate with a New Debtor Account . | ACC | CHAN |
| 15/03 | N/A | 2.2.1 Use of the Payment Return | Update (bold text): “This message caters for Interchange Fees in the return of a collection when agreed .” | ACC | CLAR |
| 15/04 | 1.20 | FITo FICustomer Direct Debit V02 +Group Header ++Payment Type Information +++Local Instrument ++++Code | Updated Usage Rule (bold text): “Only ‘CORE’ or ‘COR1’ is allowed.” Pre-notice was removed. | ACC | CHAN |

| N° | # | Section / Message Element | Description | Status | Type |
|-------|------|--|---|--------|------|
| 15/05 | 1.22 | FIto FICustomer Direct Debit V02 +Group Header ++Payment Type Information +++Sequence Type | Usage Rule: “If ‘Amendment Indicator’ is ‘true’, and ‘Original Debtor Agent’ is set to ‘SMNDA’, this message element must indicate ‘FRST’” Replaced by: Usage Rule: “If ‘Amendment Indicator’ is ‘true’, and ‘Original Debtor Account’ is set to ‘SMNDA’, this message element indicates either ‘FRST’, ‘RCUR’, ‘FNAL’ or ‘OOFF’ (all four codes allowed, no restrictions).” Pre-notice was removed. | ACC | CHAN |
| 15/06 | 2.13 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Type Information +++Local Instrument ++++Code | Updated Usage Rule (bold text): “Only ‘CORE’ or ‘COR1’ is allowed.” Pre-notice was removed. | ACC | CHAN |
| 15/07 | 2.15 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Payment Type Information +++Sequence Type | Usage Rule: “If ‘Amendment Indicator’ is ‘true’, and ‘Original Debtor Agent’ is set to ‘SMNDA’, this message element must indicate ‘FRST’” Replaced by: Usage Rule: “If ‘Amendment Indicator’ is ‘true’, and ‘Original Debtor Account’ is set to ‘SMNDA’, this message element indicates either ‘FRST’, ‘RCUR’, ‘FNAL’ or ‘OOFF’ (all four codes allowed, no restrictions).” Pre-notice was removed. | ACC | CHAN |
| 15/08 | 2.44 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Debtor Account | Deleted Usage Rule: “Only IBAN is allowed. To be used only for changes of accounts within the same bank” Added Usage Rule: “To use ‘Identification’ under ‘Other’ under ‘Identification’ with code ‘SMNDA’ to indicate same mandate with new Debtor Account.” or Added Usage Rule: “In case of an account change within the same bank, IBAN is allowed.” | ACC | CHAN |
| 15/09 | 2.45 | FIto FICustomer Direct Debit V02 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Debtor Agent | Deleted Usage Rule: “To use ‘Identification’ under ‘Other’ under ‘Financial Institution Identification’ with code ‘SMNDA’ to indicate same mandate with new Debtor Agent.” Added Usage Rule: “Not to be used if element Original Debtor Account is populated with SMNDA” Deleted Usage Rule: “To be used with the ‘FRST’ indicator in the ‘Sequence Type’”. Pre-notice was removed. | ACC | CHAN |
| 15/10 | 2.0 | Payment Return V02 +Original Group Information | Usage Rule: “Element ‘Original Group Information’ must be present in either ‘Original Group Information’ or in ‘Transaction Information’.” Replaced by: “Element ‘Original Group Information’ must be present either here or under ‘+Transaction Information’.” | ACC | CLAR |

| N° | # | Section / Message Element | Description | Status | Type |
|-------|-----|--|---|--------|------|
| 15/11 | 3.2 | Payment Return V02 +Transaction Information ++Original Group Information | Usage Rule: “Element ‘Original Group Information’ must be present in either ‘Original Group Information’ or in ‘Transaction Information’.” Replaced by: “Element ‘Original Group Information’ must be present either here or in '+Original Group Information’ | ACC | CLAR |
| 15/12 | N/A | 2.2.2 & 2.3.2 Message Element Specifications | Deleted reject code FF05 "Direct Debit type incorrect" | ACC | CHAN |